

# THE TIMES

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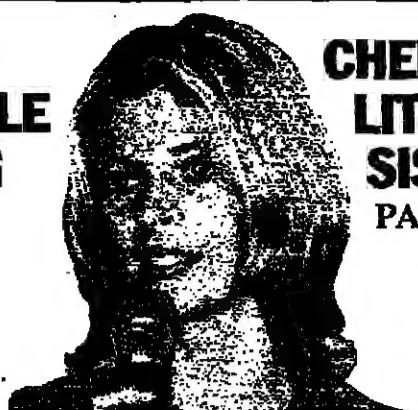
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SATURDAY DECEMBER 20 1997

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**TWO-WEEK HOLIDAY TV GUIDE**  
VISION



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## Homes-for-votes affair

# Porter is ordered to repay £27m

By MARK HENDERSON

THE High Court branded Dame Shirley Porter and a former colleague liars yesterday as it upheld a £27 million surcharge imposed by the district auditor in the Westminster City Council homes-for-votes affair.

The court ruled that John Magill, the Westminster district auditor, had acted lawfully and correctly when ordering the repayment from Dame Shirley, Conservative council leader at the time, and her deputy David Weeks. Mr Magill found them guilty of wilful misconduct in 1996 for masterminding a gerrymandering exercise to protect a slender Tory majority by selling discounted council flats in marginal wards.

Two council officers and a third councillor who had also been surcharged were cleared of wilful misconduct and had repayment orders quashed. There was also scathing criticism of the length and the cost of the inquiry, the way Mr Magill had been empowered to investigate and judge the case and some of his methods.



"I was going to get her socks, but I think she'd prefer the money"

The court reduced the total of the repayment, based on the sum illegally spent on the exercise plus interest, from £31.6 million to just over £27 million. Dame Shirley and Mr Weeks are "jointly and severally liable". Dame Shirley, the Tesco heiress whose fortune is estimated at £70 million, will have to pay most of it. Mr Weeks has no substantial assets and is likely to be declared bankrupt. They face costs of £2 million.

Much of Dame Shirley's wealth is thought to have been transferred to Israel and the US, where she now lives. From California she said she was "surprised" by the ruling and indicated she would seek leave to challenge it in the Court of Appeal.

Mr Magill said the outcome was a "difficult decision".

Lord Justice Rose, sitting with Mr Justice Latham and Mr Justice Keene, said the pair had lied repeatedly. "They lied to the High Court, as they had done to the auditor, because they had the ulterior purpose of altering the electorate," he said.

They knew the policy of "designated sales" was illegal, but persisted with it. "Their purpose throughout was to achieve unlawful electoral advantage," Lord Justice Rose said.

The homes-for-votes policy, entitled "building stable communities", was drawn up after the Conservatives' poor showing in the 1986 local elections, in which their majority fell from 26 to 4. To improve Tory chances in 1990, flats which fell empty in eight marginal wards were designated for sale at a discount to young professionals. The policy was "central to her [Dame Shirley's] strategy", the court found.

Continued on page 2, col 5

Homes for votes, page 10



Mr and Mrs Hague with matron of honour Manon Williams at the House of Commons entrance after the ceremony

## Stunning gain for Hague as Tories hail new first lady

By ANDREW PIERCE, POLITICAL CORRESPONDENT

WILLIAM and Ffion Hague flew out of Britain last night to a honeymoon hideaway after a traditional wedding ceremony in the crypt chapel at the Palace of Westminster.

The couple made only one brief public appearance together at a photo call at the entrance to the House of Commons. They were applauded by hundreds of well-wishers when they kissed four times for the benefit of the cameras.

With the new Mrs Hague radiating the glamour qualities which the Tory Party leadership lacks, a clearly proud Mr Hague shouted: "Doesn't she look beautiful?"

No one disagreed. The bride was stunning in a figure-hugging sheath dress with a drape neckline, draped cloak, and short train. The dress had been one of the best kept secrets in politics. Even the groom had been denied the name of its designer. It was made by Neil Cunningham, the young Londoner who created the much-discussed black lace dress which she wore to the Tory Party conference.

The former civil servant, 29, maintained an old bridal tradition. She kept Mr Hague waiting 10 minutes in the 15th-century Gothic chapel of St Mary Undercroft. She arrived at 2.10pm. They were declared man and wife at 2.38pm.

The bride, who had been whisked into the Palace of Westminster at 9am to avoid a media scrum, made the short walk to the chapel through Westminster Hall with her father, Enry, on her arm. She carried a bouquet of white

lilies and red roses, which had been cut from her native Wales on Thursday. Mr Jenkins beamed with pride and his eyes glistened as his daughter was spontaneously applauded by Commons staff who had waited for up to an hour to try to catch a glimpse of the new first lady of the Tory Party.

They were accompanied by her elder sister, Dr Manon Williams, a private secretary to the Prince of Wales, who was the matron of honour, and her four-year-old daughter, Indeg, the bridesmaid. Indeg held grimly on to her mother's hand as she followed her aunt into the chapel.

Mr Hague took no chances on the timing. He was in place at 1.32pm, only 30 minutes after the last anti-terrorist police sniffer dogs had left. He wore a morning suit, paisley-patterned purple silk waistcoat, and yellow tie, which were made for him by the London tailor David Millings. The outfit was a gift from a group of his friends. He had a white rose boutonhole in honour of his native Yorkshire.

As Mr Hague walked through the Commons the name Mr Love flashed up on a Commons screen, above his head. Andrew Love, the Labour MP for Edmonton, had begun a speech in the Commons chamber. "It is a good omen," said Nick Levy, 31, a Brussels-based lawyer, who was the best man. Mr Hague, who was relaxed and smiling, added: "Let's hope Mr Blizzard doesn't speak next." The youngest Tory leader for 200

Continued on page 3, col 2

## Flyaway holidays start

By MICHAEL HORSNELL

THE longest Christmas began last night with record numbers of passengers flying off for a seasonal break and the start of a holiday traffic build-up as many began a two-week holiday.

The exodus is the result of Christmas Eve arriving sympathetically in mid-week, and many saving part of their annual leave to bridge the gaps between this weekend and Monday, January 5. Heathrow declared yesterday its busiest day of the year with 180,000 passengers. In

the next two weeks 2.3 million travellers are expected to pass through the airport.

British Airways, which expects a bumper Christmas with half a million passengers, said the most popular destinations include India, South Africa, Kenya, Belfast, Edinburgh, Manchester and Glasgow. The airline will serve traditional Christmas fare on flights, including a total of 50,000 turkey dinners and 60,000 mince pies.

Travellers will be leaving behind mostly mild but unsettled weather, according to the London Weather Centre, and

little prospect of a white Christmas. Although drivers experienced heavy traffic on the motorways and roads leading out of the cities last night, AA Roadwatch said the traffic peak would probably not be reached until Tuesday. The CBI said that while it made sense for manufacturing industry to shut down for much of the season, the retail, service and hospitality sectors would remain hard at work. A spokesman said: "We should like to dispel the myth that Britain closes down."

Forecast, page 24

## England take cricket trophy

English cricket received a timely fillip before their trip to the West Indies in the New Year when Adam Hoggie's one-day side won the Champions' Trophy in Sharjah yesterday by beating West Indies by three wickets. England were seen home by Graham Thorpe and Matthew Fleming who made 70 in less than seven overs Page 29

## Three Britons on board crashed jet

Three Britons were on board a jet which crashed in Indonesia yesterday, with the loss of all 104 passengers and crew. The Foreign Office said two male and one female British nationals were on the SilkAir Boeing 737, which went down in a marshy area on the island of Sumatra. The flight, number M1185, was bound from Jakarta to Singapore.

## Tunnel deal

Eurotunnel struck an agreement with the British and French governments to operate the Channel Tunnel until 2036, extending the franchise from 2052. The move ends uncertainty over Eurotunnel's long-term prospects Page 23

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## GP code reveals hard cases

By IAN MURRAY  
MEDICAL CORRESPONDENT

PATIENTS have been given a new insight into the codes used by GPs to warn colleagues about difficult customers. Strange initials on medical notes have little to do with patients' physical conditions and a lot to do with what their doctor thinks of them.

Many people have become TATT, or tired all the time. A young mother who comes in

fussing over a child is an OAP — not a pensioner but an over-anxious parent. A hypochondriac is given the TEETH treatment (tried everything else, try homeopathy).

In the accident and emergency department a casualty is admitted as PAFO — pissed and fell over. Some may be classified as SIGs — stumpy ignorant gits.

NFB in Taunton can refer to mentally disturbed patients and means normal for

Bridgwater, just as NFA in Winchester stands for normal for Andover.

Young male doctors may also be heard boasting among their colleagues about how many TUBEs they have performed on female patients. This is not a difficult throat operation but a totally unnecessary breast examination.

The secret code has been leaked by Phil Hammond, a GP and lecturer in communication at Bristol University.

## THE SATURDAY TIMES

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## BUSINESS

Today the best City pages report on the MMC verdict on the travel industry

Starting Page 22 with share prices

## WEEKEND MONEY

The award-winning team on how to set up an off-shore trust — and your questions about less

In section 2 with unit trust prices

## Vision

Full guide to two weeks of holiday TV and radio

## metro

CDs and books of the year

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## TODAY IN THE TIMES



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Valerie Grove meets Lauren Booth  
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**'Swimmers can enjoy underwater music and dive under a glass wall to emerge outside'**

Inside Bill Gates's multi-million mansion  
Page 11



**'Not Mortimer. It's too formal. How about Mickey?'**

Lillian Disney, Walt's widow  
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# Beckett promises cheaper holidays

BY PAUL DURMAN

NEW controls on leading tour companies and travel agencies will ensure that holidaymakers pay less when they go on package trips abroad, the Government said yesterday.

Margaret Beckett has ordered the big five tour operators to make clear their links with some travel agent shops and airlines, to stop making discounted holidays dependent on buying the companies' own travel insurance, and not to discourage travel agents from offering discounts.

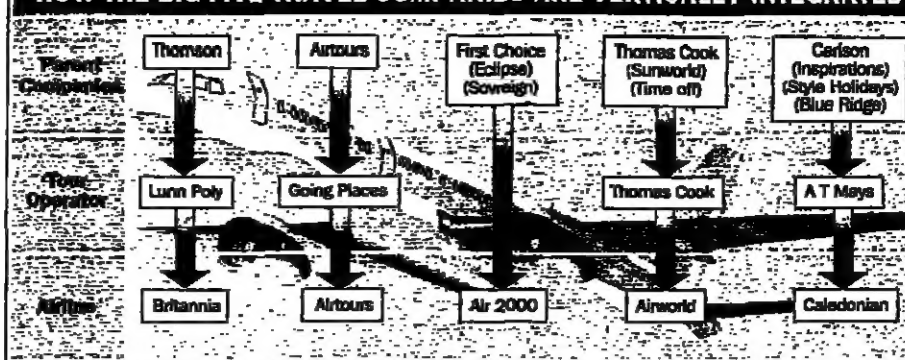
The Trade Secretary acted after a year-long inquiry into the five operators' ownership of shops that sell their holidays. The Monopolies and Mergers Commission concluded the practice was not against the public interest. The commission said that

despite so-called vertical integration, where, for example, Thomson owns the Lunn Poly shops and the charter airline Britannia, there was sufficient competition in the travel industry.

But the commission recommended that the relationship should be made clear to customers, and that the practice of selling discounted holidays provided the customer bought travel insurance should stop. The commission found that companies often made large profits on the sale of insurance that inflated the cost of the holiday.

Mrs Beckett said: "Consumers are misled by the discount offered into thinking they are receiving a greater discount on the holiday they are purchasing than in fact they are. Therefore, they shop around

## HOW THE BIG FIVE TRAVEL COMPANIES ARE VERTICALLY INTEGRATED



less and obtain less value for money than they otherwise would."

She was also putting a stop to the "most-favoured clause" — an agreement between a tour operator and travel agent which leads to some agents not offering discounts they would otherwise be prepared

to offer. She said she was asking the Director-General of Fair Trading to ensure that the companies with travel agent links made that clear at the shops and in brochures.

Small, independent travel agencies will be unhappy about the findings. They claim that the high street chains do

not stock enough of their brochures, are primarily interested in selling their own mass-market holidays and do not offer as large a range as they could, especially for the independent traveller.

Paul Chandler, chairman of the Association of Independent Tour Operators, said the

commission's report represented a missed opportunity. "There is still too much power in too few hands. But we are pleased that travel agents will have to make clear their links with holiday companies."

The commission found that Thomson and Airtours had operated a complex monopoly through "most favoured customer" agreements with travel agents. The commission ruled that this had the effect of restricting the level of discounts offered on holidays.

The Thomson Travel Group welcomed the report but said it was disappointed with the banning of the discount and insurance link, which had been "a major stimulus to price competition". The company said that it would need to consider further the implications of the changes.

Travel, Weekend, pages 15-20

# Japan veterans to seek apology as Emperor visits

BY ALAN HAMILTON

VETERANS of the Second World War said last night that they would treat with dignity the first state visit to Britain next year of Emperor Akihito of Japan. But they still want a formal apology for Japanese atrocities inflicted during the Far East campaign.

Buckingham Palace announced yesterday that the Emperor, accompanied by Empress Michiko, will pay a four-day visit to London as guests of the Queen in May. It will be the first formal visit by a Japanese head of state since the present Emperor's father, Hirohito, was greeted by large but silent crowds on a state visit in 1971.

Veterans' organisations are urging their members not to stage demonstrations or protests, but some want a meeting with the Emperor during his visit to press their case for an apology and for compensation for those who suffered in Japanese labour camps between the fall of Singapore in

1942 and final victory in 1945. Viscount Slim, president of the Burma Star Association and son of the wartime field-marshal, has asked his members to take a dignified approach to the visit. Charles Peel, the association's spokesman, said yesterday: "There will be no demonstrations. But if the Emperor were to say sorry for what happened, a lot of the ill-feeling towards the Japanese would disappear."

Harold Payne, national president of the Far East Prisoners of War Association, said he would be asking his members to take a similar stance. "There is still much ill-feeling. I do not like the Japanese, and still have no Japanese goods in my house. But Akihito is coming as guest of the Queen, and we must have great respect. We took the same view during Hirohito's visit in 1971."

More militant campaigners say they would like a meeting with the Emperor during his

visit to argue their case for compensation, and for a full apology.

Arthur Titherington, chairman of the Japanese Labour Camp Survivors' Association, which claims 10,000 members, said last night: "I cannot blame Akihito for what happened, even though his father may have had a hand in it. If I met him, I would say to him, as the supposedly omnipotent ruler of his country, to intercede with his Government to secure a meaningful apology for what happened. The apology made at the VJ-Day anniversary in 1985 was only by the Japanese Prime Minister on his own behalf; it was not an apology from the Government or the Japanese people."

Mr Titherington, who reports he is in Tokyo in February to pursue his case for compensation for his members who suffered in labour camps, added that, if he could meet the Emperor, he would press his case.



The laser image of Whistlejacket projected on to the National Gallery last night

## Drivers are unimpressed by dazzling masterpiece

HOURS after taking possession of a George Stubbs masterpiece for the nation, an attempt to celebrate by projecting a laser image of it across Trafalgar Square was halted by police who decided it was a safety hazard.

As the huge image of a horse, Whistlejacket, bought for £11 million, was beamed on to a wall of the National Gallery, bus drivers and motorists complained that they were being blinded.

A police spokesman said: "Drivers have said they were getting the beam of light fall in their eyes as they drove past the buildings. With that amount of traffic going around the square at rush-hour time it could have caused an accident."

Officers stopped the traffic for 30 seconds so that the 10-

metre-high projection could be viewed, before insisting that the laser equipment be moved. An hour later, from a different angle, Whistlejacket, said to be the greatest horse portrait painted in England and bought with the aid of £8 million from the Heritage Lottery Fund, again appeared in colour to gaze down on bemused tourists.

## NEWS IN BRIEF

## Council is criticised by auditor over perks

Councillors and officers on the Labour-controlled Doncaster council were yesterday severely criticised in an auditor's report for taking perks and junkets which cost the public purse hundreds of thousands of pounds. Bill Butler, the district auditor for the South Yorkshire council, already being investigated by the Fraud Squad, identified "serious failings" in the management of the authority.

Councillors and officers flew club class, accepted free gifts and even used the mayoral car to take their families to pubs. The auditor laid particular blame on lack of expenses control and criticised Peter Welsh, former council leader, and Doug Hale, the ex-chief executive.

## Talks threat

Unionists yesterday threatened to quit the Stormont peace talks unless the British and Irish Governments stopped their "train of concessions" to Sinn Féin and the IRA. Martin McGuinness, Sinn Féin's chief negotiator, said that the Unionist threats were an attempt "to impose a Unionist agenda on the peace process", and urged the Government to resist them.

## Theatre scrapped

Plans to build a 12,000-seater theatre at the heart of the Millennium Dome in Greenwich, southeast London, have been scrapped. Officials said they had rethought the idea because the queuing time — about 30 minutes — would have been as long as the show. Instead a performance "with lots of live entertainers" will take place in the plaza at the centre of the dome.

## Bishop wins ban

A bishop was granted an injunction to stop the unofficial ordination of a deacon in a dispute over homosexuality. The Rt Rev Kenneth Gill, Acting Bishop of Newcastle-upon-Tyne, successfully stopped the ceremony planned for tomorrow at St Oswald Church. Bishop Gill had previously banned Ed Moll, 30, a lay church worker, from being ordained at the cathedral.

## Hindley collapse

Myra Hindley was taken to hospital with a suspected stroke after she collapsed on hearing the news that she would never be released from prison, officials said yesterday. Last night the convicted killer was back inside Durham prison following a series of medical tests. She is known to suffer from angina, a condition aggravated by her chain-smoking.

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## Porter

Continued from page 1 Shirley's political objectives, and "very much her baby", the judges declared.

Dame Shirley and Mr Weeks played "inextricably intertwined" roles in framing and pursuing the policy, the judges said. Attempts were made to camouflage it by misleadingly claiming that it applied across the city when it was targeted at marginal wards.

The 92-page ruling, however, also criticised the form of Mr Magill's inquiry, which ran for seven years and cost more than £3 million. "Whether Parliament contemplated so gigantic an investigation into local authority accounts we very much doubt," Lord Justice Rose said.

Mr Magill was also criticised over an "ill-conceived" press conference in 1994 to announce his interim finding. The three men cleared, Peter Hartley, the former housing committee chairman, Graham England, former director of housing, and Bill Phillips, former managing director, were all found to have acted improperly in abetting the policy but without knowing that it was unlawful.

Paul Hayler, formerly assistant director of housing, had his appeal stayed after he suffered a nervous breakdown. It is thought the district auditor is unlikely to enforce the surcharge in light of the success of his colleagues' appeals.

Michael Dutt, a former housing chairman who was strongly criticised in Mr Magill's interim report, committed suicide in 1994.

Mr England and Mr Hartley said they were relieved at the outcome but angry at the length of their ordeal. "Years of worry and stress have been lifted," Mr Hartley said.

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# HAGUE-O!

AFTER A HECTIC YEAR AT WESTMINSTER

THE WEDDING OF FFION JENKINS TO WILLIAM HAGUE, LEADER OF HER MAJESTY'S OPPOSITION



William Hague and his entourage, including senior aide and usher Sebastian Coe, in whose Guildford house the bridegroom spent his last night as a single man, stride purposefully towards his date in the Chapel of St Mary Undercroft. The couple were pronounced man and wife in the 13th century House of Commons crypt at 2.38pm. Mr Hague later confessed that the exchanging of the vows in Welsh and English had been more nerve-racking than preparing to give a Commons speech.



Mr Hague's parents, Nigel and Stella, above, and his sister, Mrs Jane MacCaw, left, were among family members at the service. The bride's father, Emry, walked up the aisle with his daughter, watched by her mother, Myra, with whom she had spent the night in Mr Hague's Dolphin Square flat.



## ORDER OF SERVICE

Order of Service of the marriage of William Jefferson Hague and Ffion Llywelyn Jenkins

Entry of the bride to the music of *The Hornpipe* from Handel's *Water Music*

The first hymn, *Einigkeit und Frömmigkeit*, which was sung in Welsh

Opening prayers

Reading by Dewi Thomas, a friend of the bride's family

Psalm 23, arranged by Ralph Vaughan Williams, sung by Jeremy Huw Williams, brother-in-law of the bride

Reading by Robert Godber, Mr Hague's former politics teacher

Marriage service conducted by the Rev Cynwll Williams and Dr Donald Gray, the Speaker's chaplain

Gabriel Faure's *Cantique de Jean Racine* sung by the choir of St Margaret's Church, Westminster Abbey

The hymn *Guide Me O Thou Great Redeemer*

The blessing by the Rev Cynwll Williams

Signing of the register, to the accompaniment of Mozart's *Lazarus* Duet, Dillys Elwyn Edwards's *Gwsgodd Nef* and Bruckner's *Christus Factus Est*

The wedding procession to the strains of a fantasia by William Mathias

IN SICKNESS & IN WEALTH



## Tradition rules as Tory first couple make vows

Continued from page 1  
years had risen at 5am at the home of Sebastian Coe, the Olympic double medalist who is his chief of staff, to drive to New Covent Garden flower market. He was clearly nervous. He downed two pints of Ruddles bitter with the market traders shortly after he arrived at 6.45am.

Mr Hague, who had to exchange his vows in Welsh and English, said: "I am more nervous about my vows than Prime Minister's Question Time. It is a great feeling to wake up on your wedding day — provided she turns up."

Mr Hague later went to the Carlton Club, the bastion of the Tory establishment, for brunch with his ushers. The celebrations began early. The Tory leader tucked into smoked salmon and scrambled egg washed down by champagne and 1961 Claret, to mark the year he was born. The festivities were interrupted briefly by telephone calls from Baroness Thatcher and John Major.

Then Mr Hague, flanked by his ushers, walked through St James's Park to the House of Commons. Traffic ground to a halt, taxis tooted their horns, and cameras flashed.

The bride, who had spent the previous evening with family at the couple's flat in



Mr Hague, ensuring that he got there on time

west London, was more low profile. She was whisked through Commons corridors to Mr Hague's suite of offices to change.

Clive Lever, her hairdresser from the Michaeljohn salon in Mayfair, whose clients include Lady Thatcher, arrived mid-morning.

One custom was rejected. Because she was not superstitious she declined to wear "something old, something new, something borrowed and something blue".

## Designer plays it straight for effect

By KATHERINE BERGEN

THE bride stood by another man yesterday. Although her supposedly electrifying £2,000 black lace frock failed to light up the Tory party conference in Blackpool, Ffion Jenkins stayed true to Neil Cunningham, its designer.

Yesterday he was hoping for better reviews as he turned her out in a classical close-fitting bridal gown of ivory silk crepe with a draped neckline. This was complemented by a full-length tulle veil, bunched at the crown of her head and flowing to the floor.

Figure-hugging, low-cut, buttoned down the back and with a 2ft fish-tail train, it was

a sophisticated dress, the sort seen at smart London weddings.

Christine Prunty, editor of *Wedding and Home* magazine, said that the new Mrs Hague had gone for "less is more" and that she had been quite daring. "She didn't wear any jewellery."

Fittings at Mr Cunningham's shop just off Regent Street were convivial affairs, according to the designer: "Ffion did bring her mother and sister to fittings, of which there were three or four over about three months. We used to all have a cup of tea together."

When she set finally set foot in the chapel, which was festooned with white roses and lilies and illuminated by dozens of flickering candles, every head turned. As she walked up the aisle to the strains of the *Hornpipe* from Handel's *Water Music* Mr Hague's face broke into a big smile. They held hands at the altar.

Canon Donald Gray, the Speaker's Chaplain, and Rev Cynwll Williams, a family friend of the bride's, officiated at the 32-minute service which was conducted in English and Welsh. English was spoken first.

The bride chose not to take a vow of obedience while the groom declared he would: "Love, honour and protect her." Mr Hague spoke impeccable Welsh which was just as well. It was when Miss Jenkins taught him the words of the national anthem in her mother tongue that their friendship blossomed when he was Welsh Secretary.

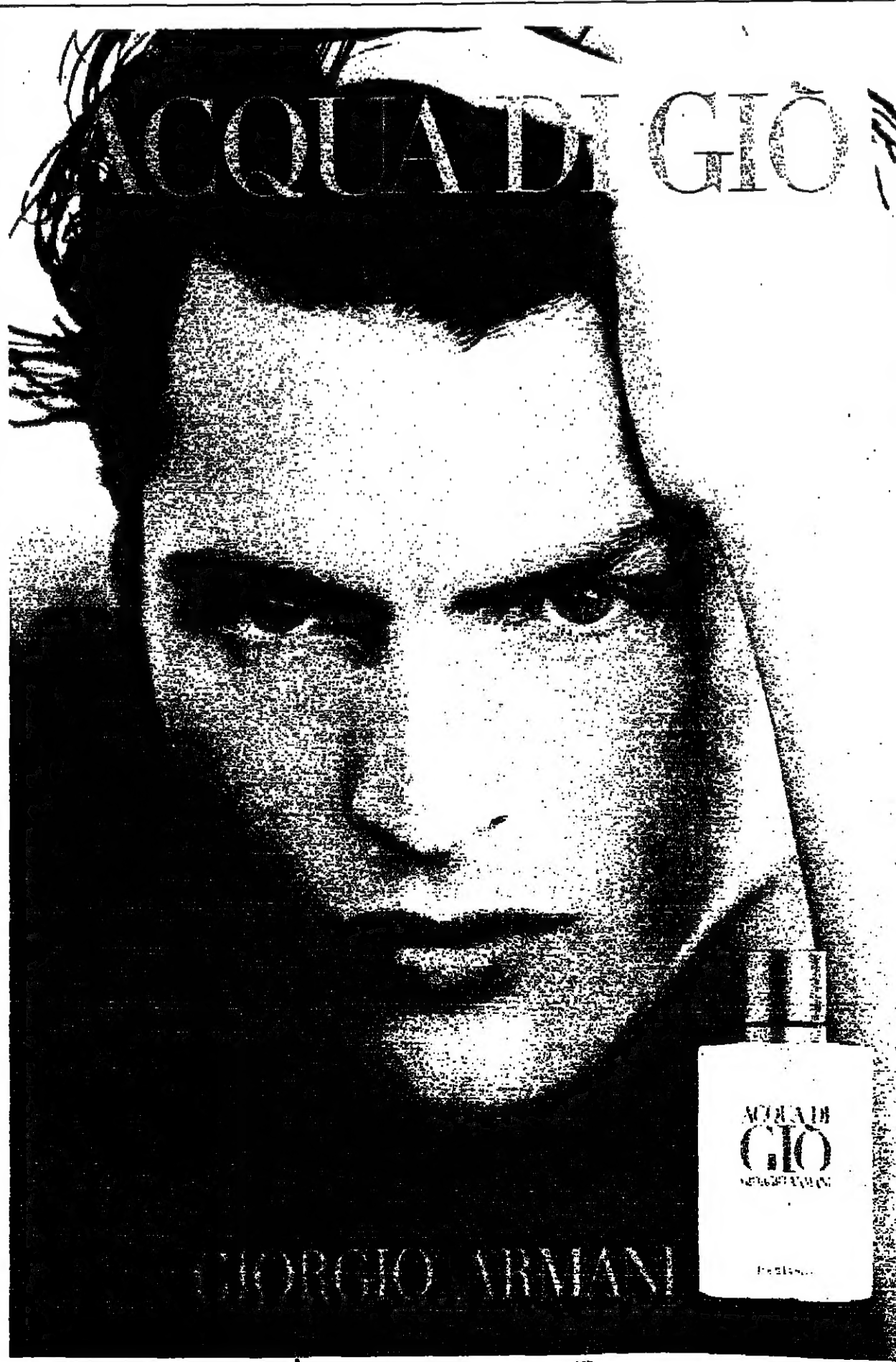
No details were released of the readings but Tory officials confirmed that they were not biblical. They also omitted a sermon.

The haunting Psalm 23, arranged by Ralph Vaughan Williams, was sung by Jeremy Huw Williams, the brother-in-law of the bride and a noted Welsh tenor. The voices of the choir of St Margaret's Church, Westminster Abbey, soared to the rafters of the ornate chapel during the singing of *Guide Me O Thou Great Redeemer*.

They exchanged wedding rings made of Welsh gold and were pronounced man and wife after they had said "Gwnat" — Welsh for "I do".

A champagne reception was held at the Speaker's state apartments and dinner was held in the MPs' dining rooms.

The couple left shortly before 8pm pm on a candlelit motor launch on the Thames which took them to Battersea heliport, from where they were due to be flown to Heathrow. They are thought to have spent the night in a European capital before heading for a honeymoon in exotic Indian locations. But no one was telling. They could have been anywhere. "It will be romantic but secret," a Tory official said.





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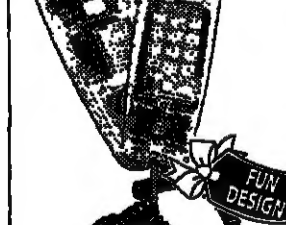
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'As soon as I saw the injury I told my wife someone's neck had gone,' said Jones's father. 'I looked around the field for No 7. When there is a big man on the ground there is always this worry that it might be Gwyn. This time it was'



## Captain of Wales is forced to quit rugby

By SIMON DE BRUXELLES AND MARK SOUSTER

GYWN JONES, the Wales rugby captain who injured his neck during a match last Saturday, has been forced to retire at the age of 25.

A week after the accident, the flank forward is immobilised in University Hospital of Wales, Cardiff, where he had an operation on Wednesday to relieve pressure on his spinal cord.

Jonathan Vafidis, a consultant neurosurgeon, sat beside the player's father as he told a news conference that his patient's recovery was likely to be slow and the long-term outcome was impossible to predict. Mr Vafidis added that it was possible he would have to remain in hospital for months.

Mr Jones, a medical student at the hospital, took a two-year sabbatical from his studies to play rugby. He was hoping to lead his country in the 1999 World Cup. He was injured playing for Cardiff against Swansea as other players

piled on top of him in a ruck. His head was forced down to his chest, causing "flexion and axial stress". Mr Vafidis said that, had he not been superbly fit, with strong neck muscles, the injury could have paralysed him permanently or killed him. "If it was someone like me, I could have had a broken neck or worse. The danger with an injury to the upper spinal column is that it can stop you breathing. There is no question that Gwyn was fit to play."

A scan and the operation revealed no physical damage to his spinal cord. "He suffered flexion to the neck which is a very uncommon injury," Mr Vafidis said. "The spinal cord is bent as the head rolls forward. You sometimes see similar injuries in high-speed car accidents."

Although his neck was not broken, there is swelling of the spinal cord which in itself can compound the injury. The injury is still in the acute phase and, although I am optimistic and he has shown signs of improvement, the outcome is impossible to predict. He has sensation and some movement, which is a good sign, but his arms and legs are very weak and we have immobilised him to prevent any further injury."



Jonathan Vafidis, left, with Gwyn Jones's father, Alun, describes the neck injury that has led to the Wales captain retiring at the age of 25

Mr Jones, 25, and 15 stone, knew immediately that he was seriously injured and told the team physiotherapist, Jane James, that he thought his neck was broken.

Surgeons have removed bone from four vertebrae to relieve pressure on the spinal cord. "Instead of being a closed tube, his spinal column is open so the bruising is not causing compression," Mr Vafidis said. Mr Jones is unable to raise his head and has to be fed. Only when the swelling goes down will he be

allowed to try to move. Mr Vafidis said boredom, as well as discomfort and the anxiety of not knowing the outcome of his injury, were adding to Mr Jones's distress. "This is a profoundly unpleasant experience for him. He is positive most of the time, but we are not allowing him to do much."

Even if Mr Jones had not decided to retire, there is little chance his doctors would have allowed him to play again. Mr Vafidis told a press conference: "I don't think the question is likely to arise, but having had a cervical laminectomy it would not be advisable to play again at that level, or indeed any level, as the possibility of further injury is always there."

Mr Vafidis said that heavy padding, or a helmet such as those worn by American football players, was unlikely to have prevented the injury. A helmet could even have increased the stresses on the player's neck as it rolled forward under his chest.

Mr Vafidis said: "There is the possibility of damaging the body in any contact sport. Rugby players are well aware

of the danger and adopt positions to try to prevent it." Neck injuries are surprisingly few in professional rugby. Alun Jones, the player's father, who is a GP and has been medical officer for several Welsh squads over 25 years, said: "Goodness knows why it doesn't happen more."

Rugby Union, page 37

THE SUNDAY TIMES

## PAY IT, SAM

Even a cursory reading of Everybody Comes to Rick's — the play on which the movie Casablanca is based — reveals that all of the characters, the smoky "gin joint" setting, the



exotic atmosphere, the motivations and much of the dialogue that are in the film, were originally in the play. But the playwright, Murray Burnett, got scant recognition and even less money for his masterpiece...

The Sunday Times Magazine, tomorrow



Gwyn Jones in action for Cardiff against Harlequins in the Heineken Cup in October

## GP father saw injury and feared the worst

THE father of the injured Wales rugby captain yesterday described the moment he knew that someone had been badly hurt on the rugby field. He did not at first realise that it was his son.

Alun Jones, a GP who practises in Pontardulais, was a spectator at last Saturday's Welsh League Premier Division match. Yesterday he relived the injury that ended his son's rugby-playing career. Dr Jones said he knew immediately the severity of the injury.

"As soon as I saw the injury I turned to my wife and said, 'Someone's neck has gone.' I did not see the number on the shirt, so I did not know immediately that it was Gwyn. I quickly looked around the field for No 7.

When there is a big man on the ground there is always this worry that it might be Gwyn. This time it was."

"He told me straight away that he thought he had broken his neck," Dr Jones said. "It was very difficult for me to say to him at the time, 'I think so too.' He could not feel anything as he left the ground."

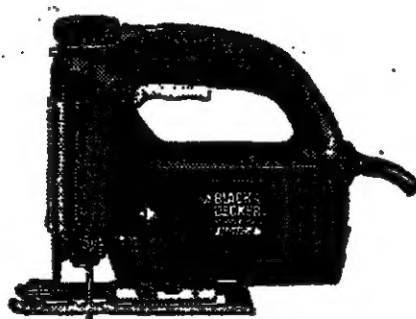
"It is obviously devastating for all of us — my wife Esyllt, who is also a GP. It is all very well telling a child he has tonsillitis, but it is very different when it is your own son. He is a very bright medical student and knows more about this sort of thing than I do."

Mr Jones's sister, Lamed, started playing rugby a month ago at Cardiff University, also at openside flanker.

Immediately after her brother's injury, she decided to stop. "It was her decision," Dr Jones said. "When I was playing, hearing about other injuries to players never made me consider stopping. I have been the medical officer for various Welsh squads and I have never seen an injury like this, thank goodness."

Mr Jones has received hundreds of postcards, paintings and messages of support from, among others, Lawrence Dallaglio, the England captain, Wayne Erickson, who refereed the Wales-New Zealand international at Wembley on November 29, the last time Mr Jones, who won 13 caps, led his country, and the International Rugby Football Board.

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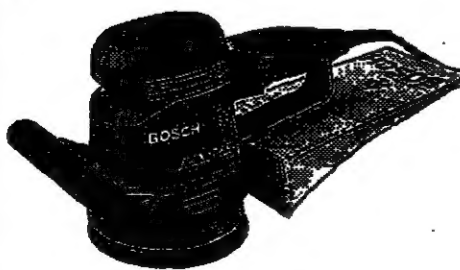


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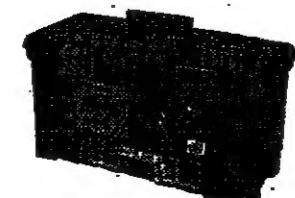


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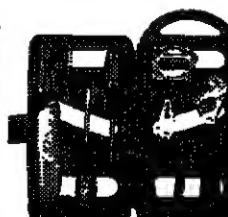
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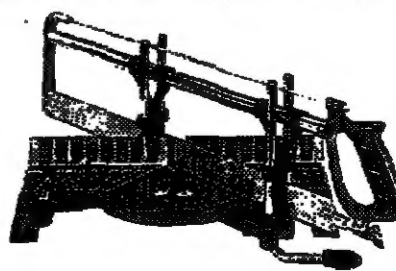
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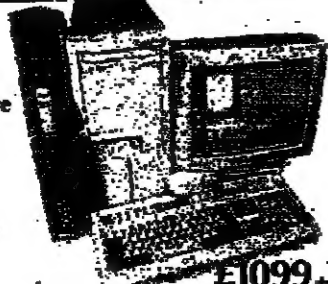
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# Tragedy at the top of the world

A spectacular record of an expedition to film Everest tells how the movie crew turned rescue party on a day when eight climbers lost their lives.

Bronwen Maddox writes



A partial cadaver, which had lain on the slopes for several years, was consigned to a crevasse

Eighteen months ago a team of internationally renowned climbers and photographers set off on an expedition never before attempted: to bring back footage, shot in the spectacular Imax format, of climbing the world's highest mountain.

They succeeded, and the result is a stunning set of photographs published this month, to be followed by their film *Everest* in the spring. But they also found themselves witnesses to the tragedy of May 10, 1996, one of the greatest disasters in the history of assaults on Everest, when eight climbers died in a single day.

Having spent nearly \$750,000 (£470,000) and two months dragging their equipment and 75 precious oxygen cylinders into place for a dash to the summit, they felt obliged to throw their resources into the rescue effort. Their contribution, confirmed in other accounts of that terrible 36 hours, did not in the end prevent them reaching the summit, but is a sombre and irresistibly gripping thread through their account of what it feels like to reach the very limit of survival.

Even from this book of stills, the value of shooting Everest

in Imax format is clear. In Imax cinemas, audiences are surrounded by six channels of synchronised digital sound, and scenes are projected at ten times the resolution of a standard feature film on screens up to eight storeys tall and 100ft wide. "Just as the wide screen of Cinemascope was perfect for the landscapes of the westerns of the 1950s, the more vertical ratio aspect of Imax is perfect for Everest," one of the film-makers said.

In other words, the shots show just how disorientatingly high the Himalayas are, in a way which the now-familiar triumphant shots from the narrow platform of the summit do not. In the pictures, the human figures are terrifyingly small, crawling up gleaming sheets of ice.

Some of the best parts of the book are the scientific details, such as how the ribbon of the jetstream winds can suddenly snap downwards, sending the wind speed from 25 to 150 knots in a second, and tearing climbers off the mountain.

David Breashears, the co-director/producer of *Everest*, lugged the 48lb camera — a streamlined version of the normal Imax equipment — into 100ft crevasses to get a shot of climbers inching their



Members of the Everest film team lower the body of Chen Yu-Nan, the fallen Taiwanese climber, down the Lhotse Face. His partner had continued his ascent



A team of climbers descends from the Hillary Step as a storm gathers

way over on bouncing aluminium ladders. But even after that effort, he said: "I knew what people really wanted to see," and finally perched the camera on his shoulder pointing down over his feet into the abyss as he wobbled over the ladder himself.

As the team reached base camp, the first warnings of

disaster appeared. The film team was just one of 14 expeditions on the mountain, all aiming at the same narrow slot of more-or-less good weather in the first two weeks of May. Some of the commercial clients — paying up to \$65,000 to be guided up the mountain — were uncomfortable with their crampons, and their

ankles were already wobbling. Soon after, they found themselves dragged into the first rescue attempt, retrieving the body of a Taiwanese climber, Chen Yu-Nan, from the enthusiastic but ill-prepared Taiwanese team, which had been a source of concern to all teams on the mountain. He had fallen into a 15ft crevasse



Spent oxygen cylinders litter "the world's highest junk yard" on South Col

after stepping out from his tent at Camp III, without wearing crampons, to relieve himself. His partner Makalu Gau, unaware of what had happened, continued pressing on for the summit. A day later, after his condition had sharply deteriorated, the Everest film team radioed up the mountain to tell him his partner was dead. His response: "Oh, thank you very much."

"When you see bodies, you don't have room for hysteria or emotions. It's a survival mechanism. But we do try to bring them down, to bring some closure for their relatives," one of the film team said.

On the fateful day of May

10, they had already decided not to join the 18-hour dash for the summit, fearing crowding, as two of the largest commercial teams were both making the attempt. Instead, to their horror, sitting at Camp II, they intercepted increasingly alarming radio messages, while watching the weather worsen.

As one team member described it, she saw thick dark clouds moving extremely fast into base camp from down the valley. "It was eerie; in two seasons at base camp, I'd never seen clouds like that. They were dark, purplish-black."

Finally, and futilely, they repeatedly radioed to Rob

Hall, leader of one of the expeditions, who had chosen to stay with his dying client, Doug Hansen, near the summit, knowing that he could not get him down alone, and then unable to save himself.

The team could hear Hall crying as the final rescue attempt was abandoned, and then talked to him through the night until he switched the radio off. Their own pictures of the summit, while an anticlimax after the storm, are unsurprisingly breathtaking.

□ *Everest — Mountain without Mercy*, by Broughton Coburn, National Geographic Society, £29.95.

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# Princess's family wins control of souvenir trade

By ALAN HARRISON

LAWYERS representing the estate of the late Diana, Princess of Wales, have won an important court ruling that gives her family control of the potentially huge souvenir trade in mementoes of her life.

The ruling, delivered yesterday by Sir Richard Scott, the Vice-Chancellor of the Supreme Court, after a private hearing in chambers in the Chancery Division of the High Court, means that the executors of the Princess's estate will have an absolute say over which souvenirs are licensed, and will be able to veto those they regard as unsuitable or tawdry.

John Major, the former Prime Minister, who has

agreed to act as a legal guardian for Prince William and Prince Harry, has been behind the move, which sought to alter the terms of the Princess's will, made in 1993 when her early death and its huge consequences were unimaginable. In his ruling, Sir Richard granted the Princess's executors extra powers.

To deal with the flood of applications for licensed souvenirs, already running into many hundreds, the court has appointed Sir Extra executor, The Rt Rev Richard Chartres, Bishop of London, will join the late Princess's mother, Frances Shand Kydd, and her sister, Lady Sarah McCorquodale, in administering the

Princess's affairs. The application to the High Court was made jointly by the solicitors Boodle Hatfield, representing the Princess, and Lawrence Graham, representing the Princess's estate. Martyn Gower, of Lawrence Graham, said yesterday: "This ruling will enable the executors to do deals with people who wish to trade on the Princess's memory — from whom there are a very large number of applications — and to license products through the trustees of the Diana, Princess of Wales Memorial Fund."

Mr Gower said that the ruling meant the Princess's executors had effectively gained control of her intellectual property rights, and it went a long way to safeguarding the interests of the Princess, until such time as they reached maturity.

"It is not intended, under this ruling, that the executors should make money directly. Nor does it give them the power to give anything to charity. But it does enable them to control what is produced in the Princess's name, and to ensure that a proportion of the proceeds of any authorised item are paid into the memorial fund," Mr Gower said.

Mr Major's successful move follows a recent application by solicitors for the Memorial Fund to have the image of the late Princess registered as a trademark, to prevent exploitation by the souvenir trade. The application is being considered by the Patent Office.

Mishoun De Reys, the fund's solicitor, said they had applied for trademark status to prevent "unscrupulous exploitation" of the image of the Princess, which had already become widespread. Trademark protection would enable the fund's trustees to take action against any use of the Diana image that had not been approved by the fund and — after yesterday's High Court ruling — by the executors of her estate.

A spokeswoman for the memorial fund said yesterday that the move was not intended to restrict the legitimate use of pictures of the Princess in the media, but to protect the cultural and commercial value of her image for the benefit of her estate and the fund.

Yesterday's High Court ruling will enable the fund to begin what it says will be an "aggressive" policing campaign worldwide to stamp out souvenirs that claim to have been authorised but have not been.

## Young Princes upset by 'last interview'

By DANIEL McGRORY AND JOHN O'LEARY

CLOSE friends and aides of Diana, Princess of Wales, said last night that her sons had been upset by the publication of a controversial interview which is claimed to have been her last.

Her former head of staff, Michael Gibbins, said: "It's so distressing. You can imagine what it's doing to the family. We seriously doubt the authenticity of this interview. The Princess was very careful in talking to the media. I just can't conceive that she would have given an interview of this nature."

What has caused most concern in royal circles over the interview in *Paris-Match* are disparaging remarks: the Princess is alleged to have made about the Prince of Wales and of her life with the Royal Family.

A close friend of the Princess said last night: "At the time of her death, the Prince and Princess were in fact getting on better than they had for a very long time and had resolved for the sake of their sons to build ever-better bridges."

Mr Gibbins, who was a trustee of the Diana, Princess of Wales Memorial Fund, said: "To make over the claims of her enthusiasm — she wouldn't have done that, in the interests of the boys."

He insisted that the Princess always informed senior staff when she intended to

give an interview. "I have spoken to everybody about this and nobody knows about it. Some of the wording and phrasing in the alleged interview are not the sort of words and language the Princess would have used."

Mr Gibbins said: "If it had taken place, it would have been during the Princess's first holiday to France when Dodi [Fayed] was only present at the end, and any relationship there may have been had not developed. To talk about marriage and children would have been absolutely extraordinary."

According to a close friend, the Princess was not planning to marry Mr Fayed and viewed their relationship merely as an extended "summer romance". The claim was first made on television last night.

Gavin Lawson, an electronics tycoon and one of the Princess's confidants, has taken part in a documentary interview in which he says he spoke to her a few hours before her death. In that conversation, he says, she asserted there would be no wedding.

This claim would seem to contradict the theme of the *Paris-Match* interview in which the Princess is said to speak of her "profound love" for Mr Fayed. Buckingham Palace refused to comment on the article.

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Trevor Rees-Jones arriving at the Palais de Justice yesterday to speak to investigators

## Bodyguard is questioned for third time

FROM BEN MACINTYRE IN PARIS

WITH his scarred face a vivid reminder of the appalling injuries he suffered in the crash that killed Diana, Princess of Wales, Trevor Rees-Jones was questioned again yesterday about what he remembered of the accident.

Under heavy police guard to protect him from a scrum of photographers, Dodi Fayed's former bodyguard, the sole survivor of the crash, walked with a pronounced limp up the steps of the Palais de Justice for his two-hour interview with investigators. At one stage he stumbled and had to be helped into the building.

For the first time, Mr Rees-Jones chose not to cover his injuries with dark glasses. He appeared dazed and exhausted. He ran his hand along the deep red scar that ran across his forehead to his left eye. There were scars visible all around his eyes and another, shaped like an S, that swept from his cheekbone to the side of his jaw.

Surgeons who have rebuilt his shattered lower face describe the former para-trooper's recovery as remarkable. They say he will need more operations, including plastic surgery, but is expected to be scarred for life. He is also still suffering from partial amnesia and does not recall the events immediately preceding the crash. Hopes that he would ever be able to provide a breakthrough in the investi-

gation were fading, judicial sources said after the interview.

Mr Rees-Jones was summoned to Paris by Hervé Stephan, the magistrate leading the French judicial inquiry, for his third formal interview since the accident on August 31.

Christian Curti, Mr Rees-Jones's lawyer, who was present during the interview, said that the bodyguard was "doing better physically" and that the question and answer session went well.

Mr Rees-Jones suffered serious face, neck and chest injuries in the crash in the Place de l'Alma underpass in which the driver, Henri Paul, also died. Doctors say that his memory may be permanently impaired.

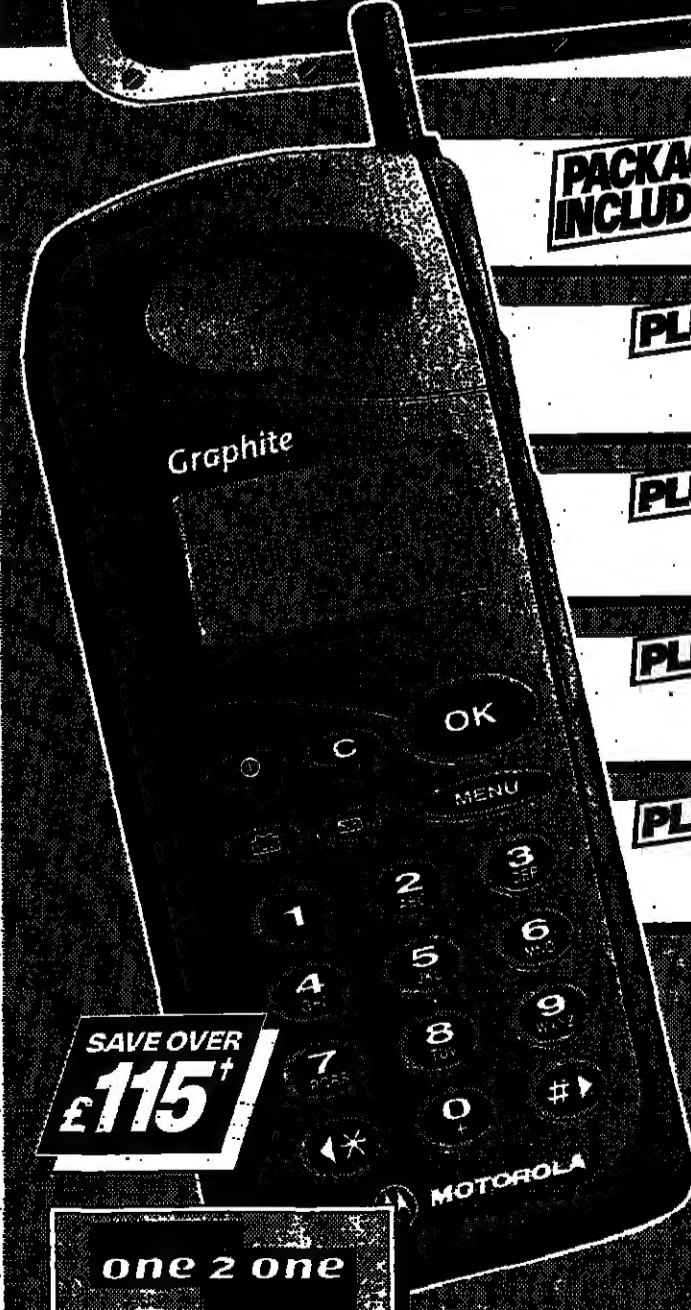
In his two earlier interviews, he said he remembered only leaving the Ritz hotel in the front seat of the Mercedes driven by M. Paul, with the Princess and Mr Fayed in the rear seats.

"There is nothing new to add, he still does not remember," a source close to the investigation said yesterday.

After the meeting, flanked by four bodyguards employed by Mohammed Al Fayed, his employer and the father of Dodi Fayed, Mr Rees-Jones left through a back entrance of the building to evade photographers. He was flown back to Britain in a private plane.

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# Doctors learn by baby's survival against the odds

BY A CORRESPONDENT

A SEVEN-MONTH-OLD British boy has become the first in the world to be cured of a previously fatal combination of diseases.

Specialists gave the baby, called Tom, only a million-to-one chance of survival after he was diagnosed two months ago with a severe lung infection and cancer of the skin, bone, liver and spleen.

Yesterday the doctors at Newcastle General Hospital described his recovery as

"awesome" and "miraculous" and claimed it could be the way forward for treating youngsters born with the rare genetic condition Severe Combined Immunodeficiency (SCID). Babies suffering from this have at best a 30 per cent chance of surviving the chest infection and none has been known to survive cancer.

Experts at the hospital, one of two specialist SCID centres in the country, knew that traditional chemotherapy

would kill the boy. Instead they gave him a bone marrow transplant, although this was a high-risk, untried treatment and doctors thought it could also have killed him.

However, within weeks, Tom's cancer was cured. Yesterday his parents, John and Kathy, looked on as their son was able to come out of the sterile "bubble" that for the past two months has protected him against infection. The family will spend Christmas at a house within the hospital grounds.

In Britain about 40 babies a year are found to be suffering from the condition. 12 of whom are treated at the Newcastle unit. They are believed to have a 50-50 chance of survival and a bone marrow transplant is considered to be the only treatment.

However, Tom's condition was complicated by the fact that he already had a viral chest infection when he was admitted to hospital, which meant his chances of survival were very small. On the day of his bone marrow transplant, doctors received test results that showed growths on his ribs, spleen and liver were cancerous. Andrew Cant, consultant paediatric immunologist at the hospital, who treated Tom, said: "When we were about to do the bone marrow transplant Tom looked like he was not far from death so when we were given the information about the cancer we knew he had as close to a zero chance of survival as you can get."

"The conventional treatment would have been to give anti-cancer drugs, but we

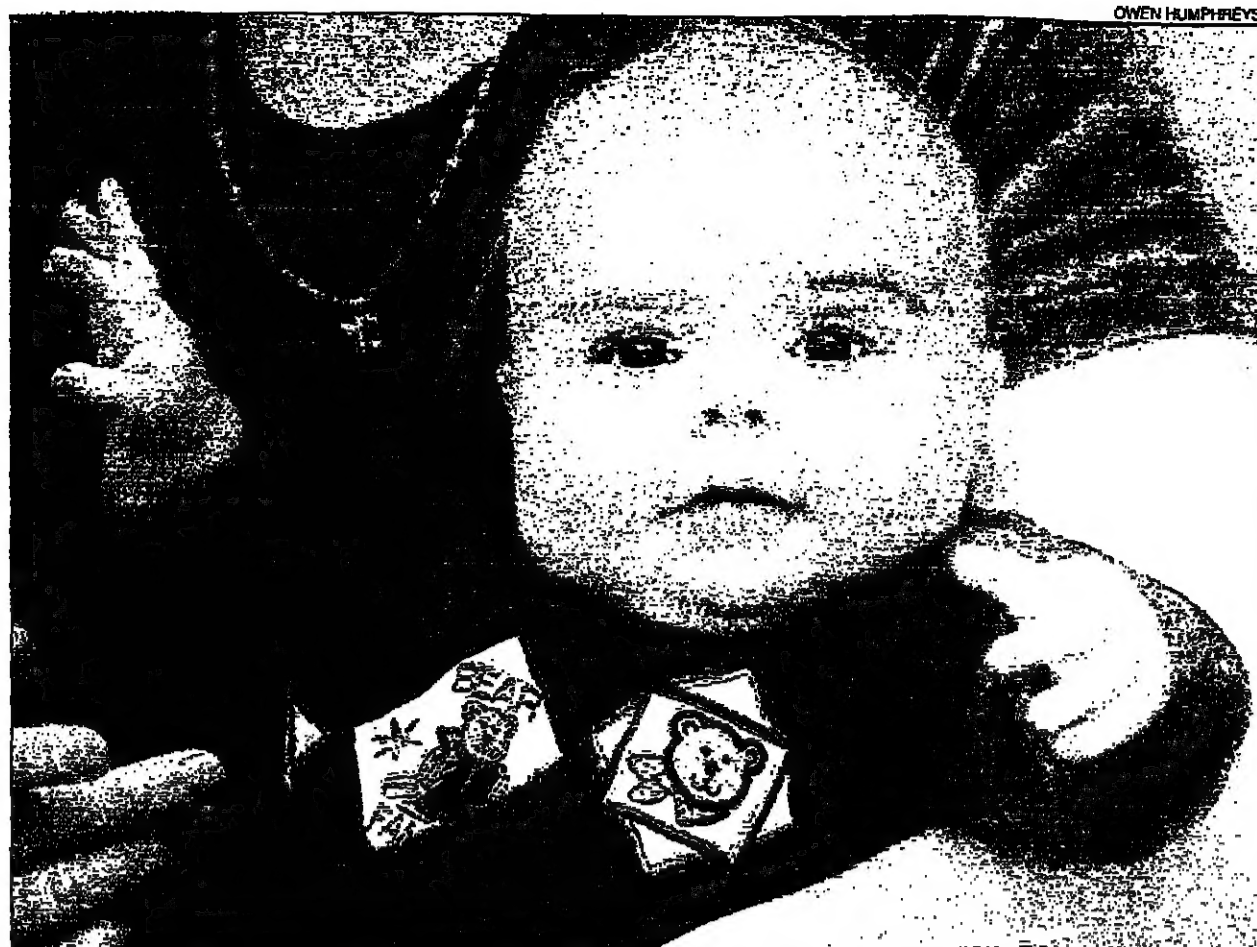
knew no one who had been given this treatment had survived. We believed the cancer had developed because Tom had no immune system and we thought if we put in a new immune system, through a bone marrow transplant, it would get rid of the cancer."

"It was a long shot, but we decided to take the gamble and go with the bone marrow transplant — and it worked. Three weeks after the opera-

tion the cancer had disappeared." Following the surgery Tom developed pneumonia, a severe lung infection, and doctors again feared for his survival as it kills almost every baby who develops it. However, he responded well to aggressive anti-inflammation treatment and the infection has gone.

Ten weeks on from the surgery, Tom has no cancer, no infection and a fully func-

tional immune system. He is on a small dose of antibiotics and drugs to boost his immune system every three weeks. "This baby has made an almost miraculous recovery from two complications of SCID that were each almost always fatal," Dr Cant said. "His condition will need to be monitored very carefully to make sure that the cancer does not return, although it seems unlikely."



Tom, who has survived cancer and infections that are usually fatal. His treatment helped to point the way forward

## Girl killed and sisters hurt at blackspot

By BILL HOFFMANN

A GIRL aged ten was killed and her three sisters injured early yesterday when a roadsweeping lorry crashed into them at a pedestrian crossing near their home.

Police said the sisters were walking to a bank to withdraw money for Christmas shopping and planned to celebrate the birthday of one of them later in the day. Stephanie Popat died from internal injuries in the accident at Bushbury, Wolverhampton.

Stephanie's sister, Natalie, 13, fractured her skull and had facial injuries. Another sister, Marie McCormack, who was 19 yesterday, had head injuries, a broken shoulder and facial cuts after being dragged 25ft. A third sister, Selina Shaw, 3, was treated for cuts. Police said it appeared the lorry had been travelling too fast as it came off a roundabout. The driver was identified as Roger Edwards, in his fifties, of Staffordshire. Neighbours said the crossing was a blackspot they had complained about for years.

A man died and 13 people were injured when a minibus containing staff on a Christmas outing from P&O at Dover was hit by an articulated lorry in heavy rain and thick fog. Graham House, who died at the scene, was married with three children. Three colleagues were seriously injured.

## Murder case parents 'kept in dark'

By AUDREY MAGEE



Toscan du Plantier: bludgeoned to death

THE parents of a Frenchwoman bludgeoned to death at her remote Irish holiday home last Christmas arrived in West Cork yesterday to attend a memorial Mass for their daughter. They also want to know what progress police are making in the hunt for her killer.

Georges and Marguerite Bouniol will attend a service tomorrow in the Roman Catholic Church at Goleen, the village closest to the isolated farmhouse hideaway of Sophie Toscan du Plantier, 38. It is in a ruggedly beautiful area close to Mizen Head, the most southwesterly point of Ireland.

Mme Toscan du Plantier, a television producer and the estranged wife of the president of the French Film Academy, was found there by a neighbour on the

morning of December 23. She had been bludgeoned to death. She was alone on the night of the murder, and made a late-night telephone call to her husband, Daniel, before going to bed. Police believe she was attacked in the garden when she went to investigate a noise. She suffered crushing blows to the face and head, but the immediate cause of death was laceration of the brain, possibly caused by a concrete block or rock being dropped on her head. "It was a mad, frenzied attack. Really horrible," one police source said.

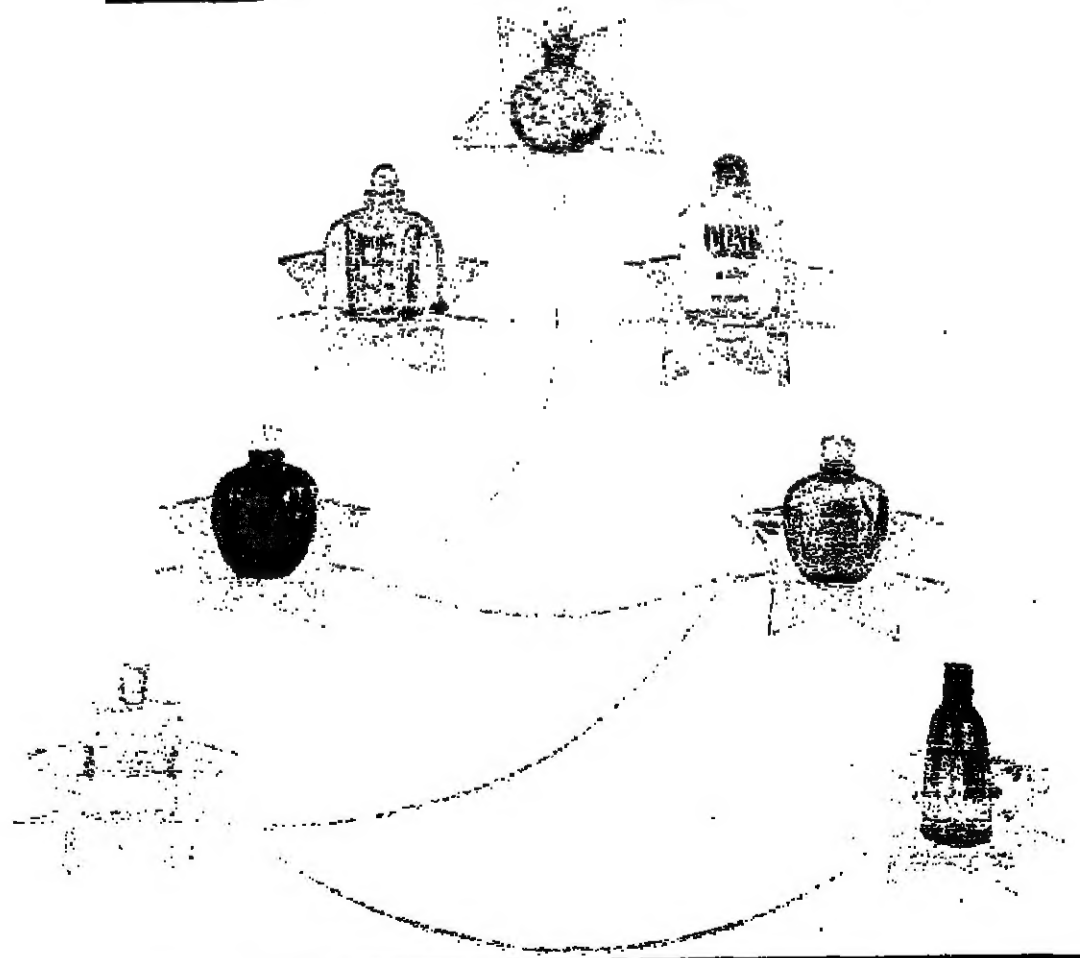
Officers have spent 12 months going over the details of the murder and interviewed 1,300 people, some of them three or four times. They made two arrests — Ian Bailey, an English freelance journalist, and Jules Thomas, his Welsh partner — but released both without charge. Police now believe they have a witness

who may be able to give them vital evidence. A married local woman having an affair with an old boyfriend saw a man in the area on the morning of the 23rd. She initially refused to testify, but after much cajoling and reassurance, police have persuaded her to give evidence.

Mr and Mrs Bouniol, frustrated at the lack of progress, this week criticised the Irish authorities for failing to keep them informed. They were last briefed by the police in February.

Mme Bouniol, arriving at Cork airport yesterday, said she wanted to see police compile sufficient evidence to convict the killer. The couple will discuss the case with them over the weekend. "We have come here to attend Sophie's Mass. We want to meet her friends and the people of the area and we intend to visit her home," Mme Bouniol said.

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### NEW IN BRIEF

#### Third of Britons admit to racism

Almost a third of Britons admit to being racist, according to a survey of 16,000 people throughout the European Union. But that still makes Britain, with 32 per cent of native-born citizens acknowledging racist views, among the least prejudiced of the 15 member states. Other figures include 55 per cent in Belgium, 48 per cent in France and low 40s in Denmark and Austria.

#### Ecstasy offence

Tasmin Watts, 19, a biochemistry student at Royal Holloway College, Egham, Surrey, was put on probation for two years for selling Ecstasy tablets. She was attempting to recover the £3,000 she had lent to her drug-dealing 41-year-old boyfriend, by whom she is seven months pregnant.

#### Poison gas risk

Several thousand British troops could have been affected by Iraqi nerve gas from weapons destroyed after the Gulf War. John Reid, the Armed Forces Minister, said the levels of potential exposure from a nerve gas cloud were "very unlikely" to pose any health hazard.

#### Firm is old hat

The firm that made the top hats for the film *Four Weddings and a Funeral* has closed after 225 years because of lack of demand. Christys, of Stockport, Greater Manchester, made top hats for Royal Ascot and royal garden parties, and bowlers for City gents.

#### Queen buys land

The Queen has bought 1,000 acres of land adjoining her 50,000-acre Balmoral estate in Grampian from the Earl of Airlie. Lord Chamberlain of the Royal Household, the land, southeast of Braemar, includes the 3,143 ft mountain of Tolmount. The price was not disclosed.

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# Fear of defeat produced illegal policy

## ANATOMY OF A SCANDAL

Reports by Mark Henderson

THE "homes for votes" scandal that has left Dame Shirley Porter and David Weeks facing a £27 million surcharge was rooted in an alarmingly poor showing by the Conservatives in the May 1986 local elections.

The Tories saw their majority cut from 26 to four, and came within 100 votes of losing four wards, which would have handed control to Labour. In the summer of 1986 Lady Porter and trusted councillors and officers met to develop a strategy that would ensure the party won again in 1990 to avoid what she called "the nightmare of Labour being in charge of Parliament and Whitehall".

The result of the meetings was the policy of "Building

Stable Communities" which led to yesterday's High Court ruling. Under the plan, eight Labour marginal wards would be transformed into Tory strongholds by earmarking council houses and flats for sale to young professionals under right-to-buy legislation introduced by Margaret Thatcher. The idea was to fill the wards with likely Conservative-voting yuppies rather than homeless people on the waiting list, who were more likely to vote Labour.

When a flat fell vacant in one of the target wards —

Baywater, Cavendish, Hamilton Terrace, Little Venice, Millbank, St James's, Victoria and West End — it would not be let but "designated" for sale and boarded up until a suitable buyer was found. Hundreds of flats were left unoccupied at a cost of more than £5 million a year, while waiting lists grew. Many were sold at big discounts.

The homeless were ignored, offered places in outer London boroughs such as Hillingdon, or moved to dilapidated tenements allegedly contaminated with asbestos. The aim

of the policy was clearly signalled by memos and minutes bearing titles such as "economic justification for G. Mander on housing" and "immediate need to socially engineer the population in marginal wards".

Parallel to the designated sales, planning and environmental policies were slanted to gentrify the marginal wards. A total of 9,000 homes were designated for eventual sale, with the council setting a target of 500 sales a year.

To councillors and officers, there was little doubting who was in charge of the policy. "Shirley was in the driving seat," said Peter Hartley, the former chairman of housing, whose surcharge was quashed yesterday. "Her intention was

to gain electoral advantage by selling more properties in marginal wards."

Support came from David Weeks, the deputy leader, Mr Hartley and Michael Dutt, who succeeded Mr Hartley as housing chairman and killed himself after being strongly criticised by the district auditor's interim report in 1994.

Equally important were the roles played by three supposedly non-political council employees: Bill Phillips, the managing director, Graham England, the housing director, and Paul Hayler, his deputy. The officers carried out the policy despite knowing that it was wrong and possibly unlawful, according to the auditor's report.

Mr Phillips and Mr Eng-

## NEW LAW TO COMBAT SLEAZE

Tony Blair has backed anti-sleaze measures to be announced in the new year to end the surcharging of councillors and local government officials and introduce a law to jail or fine anyone seeking advantage from their public position. The law would apply not only to councillors and local government officers

but also to ministers, civil servants, magistrates and judges. John Prescott, the Deputy Prime Minister, is expected to publish a consultative document next month, setting out an ethical framework for local government. But it would not be retrospective and would not apply to Dame Shirley Porter.

land were cleared yesterday of wilful misconduct. Mr Hayler's appeal is pending because of ill health.

The scandal began to break in 1988, when Richard Stone, a family doctor, noticed large

numbers of flats being boarded up and started to complain. The Labour opposition took up the cause, and a BBC Panorama documentary in July 1989 led to 13 complaints and an inquiry by John

Magill, the district auditor. In May 1990 the Conservatives increased their majority to 30, helped by having the country's second-lowest poll tax. Dame Shirley stood down as leader the next year. Mr Magill's report in 1994 suggested that six councillors and four officers were guilty of wilful misconduct, and imposed a preliminary surcharge of £21 million.

In May the final report found Dame Shirley, Mr Weeks, Mr Hartley, Mr Phillips, Mr England and Mr Hayler guilty of wilful misconduct and "jointly and severally liable" for a surcharge of £31.6 million. One councillor and two officers were cleared. The late Dr Dutt was not named in the report.

## Workaholic who kept an eye on the main chance

### SHIRLEY PORTER

THE failure of Dame Shirley Porter's appeal against the multimillion-pound surcharge imposed for her role in the "homes-for-votes" scandal is a humiliation for one of local government's most flamboyant figures.

The Tesco heiress, whose £70 million fortune puts her and her husband 26th in *The Sunday Times* list of the richest 500 Britons, brought a swashbuckling populism to London Conservatism in the 1980s as she appealed the outsider's instincts of her heroine, Margaret Thatcher.

She mixed glamour with a ruthless business sense learnt from her father, Sir Jack Cohen, the East End market trader who founded the Tesco supermarket chain, and never missed a decent photo opportunity. It was Dame Shirley who dressed up as an Indian squaw and urged passers-by on Victoria Street not to drop litter. It was Dame Shirley who walked a camel to County Hall to protest at GLC spending that "broke the camel's back". And it was Dame Shirley who drove a council "poop-scoop" machine to demonstrate to Baroness Thatcher her crusade against dog mess. She recently married an entry in *Christine Hamilton's Bumper Book of British Battleaxes*.

Like Lady Thatcher, she was a workaholic who demanded the same from those who worked for her and

brook little in the way of dissent from her underlings. She adopted her father's mantra, "You can't do business sitting on your arse," and demanded that her team remain on call at all hours of the day. After once telephoning a council officer at 11pm only to find he was in bed, she asked in astonishment: "Why, what's the matter?"

Her emergence as a female politician second in stature only to Lady Thatcher was sudden and unexpected, and followed a life spent largely as a traditional Jewish wife and mother. Born in 1930 in Clapton, East London, her father withdrew her from Warren School in Worthing, West Sussex, before she could sit A levels, reportedly because the school governors turned her down for head girl on account of her Jewish name, and sent her to finishing school in Switzerland.

She married Leslie Porter, a businessman ten years her senior, and had children at 20 and 22, settling down as a Hampstead Garden Suburb housewife while her husband carved out a career with Tesco, eventually becoming chairman and winning a knighthood. It was only when her children grew up that she forsook the golf course for the excitement of politics.

Her political career was initially held back by what fellow Conservatives termed the "Leon Brittan problem", a



Dame Shirley Porter, when she was Lord Mayor of Westminster, riding in the 1992 New Year's Day parade

## British assets are moved beyond auditor's grasp

### HER FORTUNE

euphemism for her Jewishness, but the new brand of Conservatism developed by Lady Thatcher in the late 1970s suited her instincts and propelled her to the leadership of Westminster council in 1983.

Following the exposure of the "homes-for-votes" affair in a BBC Panorama documentary, she stepped down as council leader in 1991, taking on the ceremonial role of Lord Mayor. After two years, during which she rarely set foot in Westminster City Hall and came close to disqualification as a councillor for absenteeism, she retired from local politics in 1993 and was made a dame.

Dame Shirley, 67, now lives in Israel in the summer and America in the winter, in smart properties on the Tel Aviv seashore and in Palm Springs, California.

DAME SHIRLEY may escape paying more than a fraction of the £27 million surcharge for which she is liable, because she has spent three years placing her substantial wealth beyond the district auditor's grasp.

David Weeks, the other surcharged councillor, has limited assets and may be made bankrupt, but Dame Shirley is likely to be pursued for the bulk of the surcharge. Her £70 million fortune is held jointly with her husband, Sir Leslie Porter.

After John Magill, the auditor, announced he was

"minded" to surcharge ten councillors and officials a total £21 million in 1994, Dame Shirley took steps to transfer formal ownership of her British assets. In 1994 her Tesco shareholding, worth £56 million, was moved to an undisclosed account and she sold her penthouse flat in Belgravia to her son Michael. Other assets are thought to have been transferred to Israel and California, where the Porters have homes.

None of the 19 million

Tesco shares left to Dame Shirley by her father, the store's founder Sir Jack Cohen, remains in her sole name. Her published holding in the firm had declined from 4.5 million shares in 1990 to 3 million in 1994, before it was dismantled.

The Porter Foundation, a charity set up by the Porters in Israel, is thought to have assets of £20 million and an annual income of £1 million. Accountants hired by Westminster council's lawyers to trace Dame Shirley's assets report that few are "attackable" in Britain.

JOHN MAGILL, the district auditor for Westminster, sees yesterday's decision as a vindication of his seven-year inquiry.

He qualified as an accountant 28 years ago, and has built a reputation as a meticulous investigator. A senior partner in Deloitte & Touche, who were paid £275 an hour for his services, he worked almost exclusively on the Westminster case from 1989 to 1996.

While he called yesterday's ruling a "terrific decision", the judges criticised the length and £3 million-plus cost of his inquiry and his decision to hold a press conference in 1994 to announce preliminary findings in which he said he was "minded" to find ten people guilty of wilful misconduct.

David Weeks, whose appeal was dismissed along with Dame Shirley's, is the only person originally surcharged still connected to the council. He is a councillor for St George's ward, though, if he is declared bankrupt, he would be forced to resign.

He was deputy leader to Dame Shirley, succeeding her in 1991. The judges found his role in the designated sales affair was "inextricably linked" to Dame Shirley's and that he had lied to Mr Magill and the High Court when he said the policy had been abandoned after legal advice.

Peter Hartley, who sat on the council from 1977 to 1983, was the only councillor whose appeal was allowed. He resigned after taking the blame for its sale of three cemeteries to speculators for £5p, and now runs a video shop. As chairman of the housing committee between 1986 and 1988, he

presided over the introduction of the designated sales policy. The judges decided that, while guilty of misconduct for promoting a policy he knew had been developed with an unlawful purpose, he was not guilty of wilful misconduct because his own objective, selling as many houses as possible, had been lawful.

Bill Phillips, managing director of the council from 1987 to 1991, was found guilty of misconduct but not of wilful misconduct for carrying out a policy he knew was improper. The misconduct was not wilful because he did not know the policy was unlawful.

Graham England, director of housing, was moved to the council's external relations department when the scandal broke. He was made redundant in September days before the appeal started. His appeal succeeded because he was found not to have been aware that the policy he was operating was unlawful. The court also accepted that Mr England had advised Dame Shirley that the policy was wrong.

Paul Hayler, assistant director of housing, had his appeal stayed when he suffered a nervous breakdown, which also led to his retirement from the council in September. He helped to disguise a policy he knew was unlawful.

Michael Dutt, who was not named in the Magill report, committed suicide after he was strongly criticised in Mr Magill's interim findings in 1994. A GP, he succeeded Mr Hartley as co-chairman of the housing committee with Judith Warner, a councillor cleared of wrongdoing.

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The Halifax is happy to announce another interest rate increase for the New Year on its saving and certain banking products effective from 1st January 1998.

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<b>HALIFAX TESSA 2 Variable Rate</b>	7.25	-	-	-	7.25	-	-	-
Including maturity bonus	7.71	-	-	-	-	-	-	-
Matured TESSA	7.25	-	5.80	-	7.25	-	-	-
<b>BONUS GOLD</b>								
(Including bonus)								
£100,000+	7.50	-	6.00	-	7.35	-	5.68	-
£50,000+	7.00	-	5.60	-	6.85	-	5.36	-
£25,000+	6.60	-	5.28	-	6.45	-	5.04	-
£10,000+	6.30	-	5.04	-	6.15	-	4.88	-
Monthly Income Option								
(Excluding 1% annual bonus)								
£100,000+	-	6.50	4.85	4.97	-	6.35	4.55	4.66
£50,000+	-	6.00	4.47	4.57	-	5.85	4.25	4.34
£25,000+	-	5.60	4.17	4.25	-	5.45	3.94	4.02
£10,000+	-	5.30	3.94	4.02	-	5.15	3.78	3.86
<b>60 DAY GOLD</b>								
£100,000+	7.20	-	5.76	-	7.05	-	-	-
£50,000+	6.65	-	5.32	-	6.50	-	-	-
£25,000+	6.35	-	5.08	-	6.20	-	-	-
£10,000+	6.10	-	4.88	-	5.95	-	-	-
£5,000+	5.60	-	4.48	-	5.45	-	-	-
Monthly Income Option								
£100,000+	6.97	7.20	5.58	5.72	6.83	7.05	-	-
£50,000+	6.46	6.65	5.17	5.29	6.31	6.50	-	-
£25,000+	6.17	6.35	4.94	5.05	6.03	6.20	-	-
£10,000+	5.94	6.10	4.75	4.85	5.79	5.95	-	-
£5,000+	5.46	5.60	4.37	4.46	5.32	5.45	-	-
<b>SOLID GOLD</b>								
£50,000+	5.85	-	4.68	-	5.70	-	4.52	-
£25,000+	5.75	-	4.60	-	5.60	-	4.44	-
£10,000+	5.35	-	4.28	-	5.20	-	4.28	-
£5,000+	5.10	-	4.08	-	4.95	-	4.00	-
£500+	4.30	-	3.44	-	4.15	-	3.32	-
Monthly Income Option								
£50,000+	5.70	5.85	4.56	4.66	5.56	5.70	4.41	4.50
£25,000+	5.60	5.75	4.48	4.57	5.46	5.60	4.33	4.41
£10,000+	5.22	5.35	4.18	4.26	5.08	5.20	4.18	4.26
£5,000+	4.98	5.10	3.98	4.05	4.84	4.95	3.91	3.98
£500+	4.22	4.30	3.38	3.43	4.07	4.15	3.26	3.31

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ACCOUNT	UK rates				Non-resident rates			
	GROSS p.a.	GROSS C.A.R.	NET p.a.	NET C.A.R.	GROSS p.a.	GROSS C.A.R.	NET p.a.	NET C.A.R.
<b>LIQUID GOLD</b>								
£25,000+	4.65	-	3.72	-	4.50	-	3.52	-
£10,000+	4.45	-	3.56	-	4.30	-	3.44	-
£5,000+	4.35	-	3.48	-	4.20	-	3.32	-
£2,500+	4.15	-	3.32	-	4.00	-	3.12	-
£500+	4.00	-	3.20	-	3.85	-	3.00	-
£50+	0.50	-	0.40	-	0.50	-	0.40	-
<b>ASSET RESERVE CHEQUE ACCOUNT</b>								
£50,000+	6.15	6.29	4.92	5.01	6.15	6.29	5.55	5.67
£25,000+	5.85	5.98	4.68	4.76	5.85	5.98	5.10	5.20
£10,000+	5.50	5.61	4.40	4.47	5.50	5.61	4.85	4.94
£5,000+	4.80	4.89	3.84	3.90	4.80	4.89	4.55	4.63
<b>HALIFAX CURRENT ACCOUNT</b>								
£2,000+	1.00	1.00	0.80	0.80	-	-	-	-
£50 - £1,999	0.50	0.50	0.40	0.40	-	-	-	-
Under 18's	5.25	5.38	4.20	4.28	-	-	-	-
Student	4.00	4.07	3.20	3.25	-	-	-	-
<b>CARD CASH</b>								
Standard £50+	0.50	0.50	0.40	0.40	-	-	-	-
Young Person's (Under 18) £1+	5.25	5.32	4.20	4.24	-	-	-	-
<b>YOUNG SAVERS: £1+</b>	5.25	5.32	4.20	4.24	5.25	5.32	-	-
<b>MATURED FUNDS ACCOUNT</b>								
£10,000+	4.80	-	3.84	-	4.80	-	3.84	-
£2,000+	4.20	-	3.36	-	4.20	-	3.36	-
Monthly Income								
£10,000+	4.70	-	3.76	-	4.70	-	3.76	-
£2,000+	4.12	-	3.30	-	4.12	-	3.30	-
<b>TREASURERS ACCOUNT</b>								
£2,500+	5.10	-	4.08	-	-	-	5.10	-
£500+	4.55	-	3.64	-	-	-	4.55	-
£1+	0.85	-	0.68	-	-	-	0.85	-
<b>CLOSED ISSUES</b>								
(Not available to new customers)								
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Including maturity bonus	7.86	-	-	-	7.86	-	-	-
Halifax TESSA	7.20	-	-	-	7.20	-	-	-
Including maturity bonus	7.97	-	-	-	7.97	-	-	-
Special Reserve Bond								
£10,000+	7.05	-	5.64	-	-	-	-	-
£10,000+	7.50	-	6.00	-	-	-	-	-

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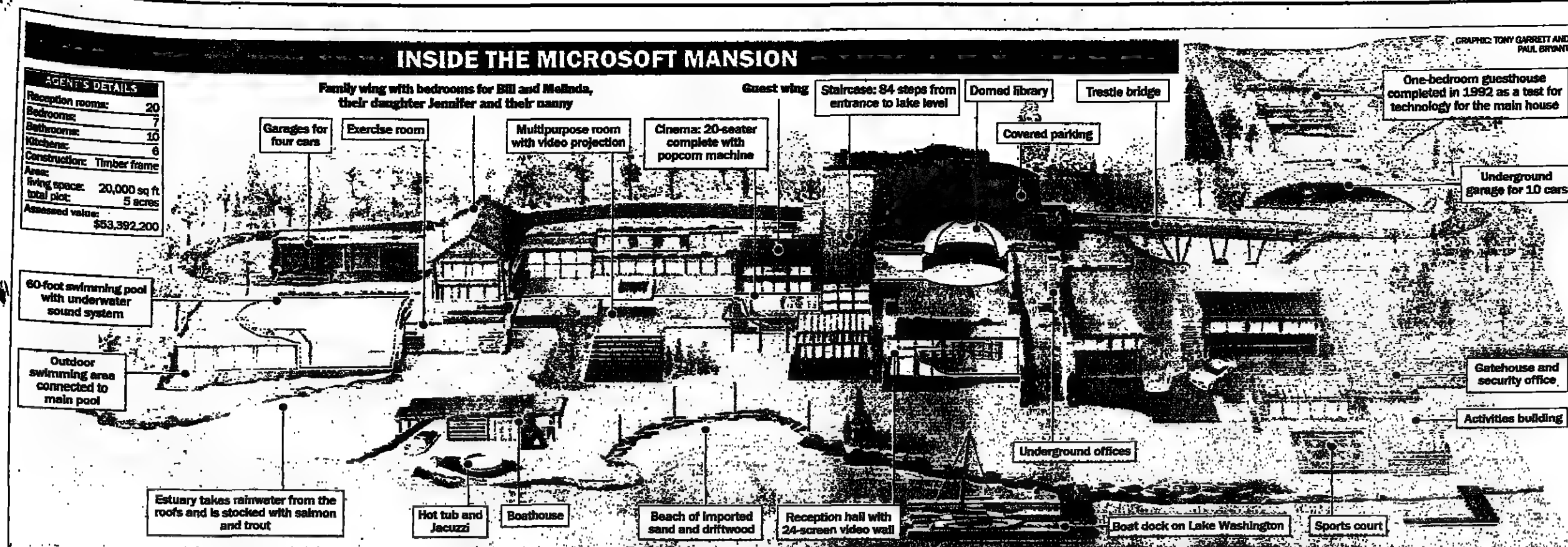
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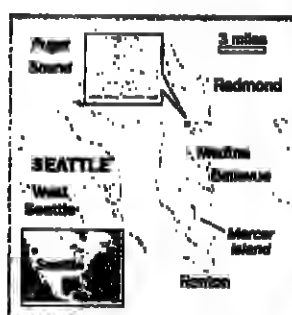
محاسبه الحسابات





## Lid off the rustic-chic palace of Bill Gates

**Giles Whittell**  
has a computer  
tour of the  
Microsoft  
mogul's haven  
of high tech



Though still not finished, the lakeside stronghold of the world's richest man is gradually revealing itself as a labyrinthine monument to rustic chic.

Bill Gates's \$53 million (£32 million) mansion, best-known for its elaborate computer system, also boasts half a million board feet of recycled timber, towering pillars of ancient Douglas fir and roofs planted with grass and local shrubs. Exposed concrete has been distressed to look old, and rainwater is channelled into an artificial estuary stocked with trout and salmon. The Tamerlane of the computer world has built himself a sprawling palace of pavilions linked by tunnels, fibre-optic cables and a theme of restrained Northwestern opulence. Its first three-dimen-



The complex, on a five-acre plot on the Lake Washington waterfront, took seven years to build according to the specifications of Bill Gates and wife Melinda

sional depiction, compiled from a CD-Rom published with a recent book by Mr Gates, shows the surprisingly modest family quarters under traditional sloping gables next to a four-car garage at the north end of the complex.

The Microsoft chairman, his wife Melinda and two-year-old daughter have four bedrooms between them and one for a nanny. Below and in front of the family wing is an exercise building complete

with a trampoline room in the shape of a 20ft cube. Next door, swimmers in the indoor pool can enjoy underwater music and dive under a glass wall to emerge outside.

Behind the main complex, two large visitors' car parks, one underground, leave a short walk to the guest wing via an 84-step "grand staircase" that follows the steep slope of the lakeshore.

Mr Gates seems loath to welcome overnight guests: this wing has just two bedrooms. It has a 24-seat formal dining room, however. A domed and paneled reading room houses his library, including Leonardo da Vinci's *Codex Leicester*, which he bought for \$30.8 million. A large reception hall below the library and closer to Lake Washington has space for 200 sipping cocktails or 150 sitting down for dinner, prepared in one of two restaurant-calibre kitchens. With interiors designed by Thierry

Despont, an architect for Los Angeles's new Getty Centre, the huge property could cost \$100 million in all, experts say. This is still less than 0.25 per cent of Mr Gates's net worth.

A separate development this week threatened to erode the cyber baron's \$40 billion fortune, though not his status as the world's richest person. Heavy trading in Microsoft stock and a \$4.31 drop in its share price followed news on Thursday that the US Justice



Department's anti-trust division as it has about Mr Gates's business practices. Begun more than a century ago to protect consumers from collusion and price-fixing by greedy oil and railway magnates, the Government's anti-trust efforts have been roundly criticised by some as too slow and bureaucratic to keep up with the computer business.

Others have accused investigators of missing the point. "Microsoft really hasn't done anything wrong," William Baxter, a veteran anti-trust lawyer, told *US News and World Report* recently. In the new high-tech economy, "companies will compete for markets, rather than in markets. We'll have a series of companies leapfrogging one another. The worst thing we can do is weaken the incentives to be the successful frog."

Mr Gates's run-in with the Government is unlikely to affect his company's bottom line. As he admitted recently, fines of \$1 million a day would be a trifle for his company: "What the judge says we'll do, we'll do. That's the way it works in this country." In the meantime, experts believe, the company's lawyers have already dragged out the dispute long enough for Microsoft to dethrone Netscape.

Back on the shore of Lake Washington, the Gates family have been more neighbourly. Fellow residents of wealthy Medina, where the median house price is nearly \$500,000, have had free car washes during the seven-year construction project, and one old woman who shares the lakefront with the family now has her grass cut gratis by a Microsoft gardener.

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مكتبة النشأ







# Lawyers lead the way to a woman's heart

**Palimony is a girl's best friend, reports Giles Whittell in Los Angeles**

AS A New York tycoon found to his cost this week, American law and lawyers have a soft spot for the girlfriends of the rich and famous. John Lattanzio's bid to retrieve some of the \$3 million (£1.8 million) of gifts he lavished on a Latvian lover left him with a diamond ring worth \$299,000 and a new role as the laughing stock of Wall Street. The lover, Ines Misan, kept her flat, most of her trinkets and a shiny new Mercedes.

Ms Misan is the latest in a sultry line of women willing to accept and wear staggeringly costly baubles, but refusing to be treated like them. She owes her triumph partly to her steely temperament — "I get attached to gifts; I'm a beautiful woman," she said — and also to the flamboyant Californian lawyer who 25 years ago invented palimony.

Marvin Mitchelson, whose Beverly Hills office boasted a throne from Rudolph Valentino and an etched glass Birth of Venus, made legal history in 1972 with a lawsuit against Lee Marvin by his ex-lover. As Mr Marvin's "cook, companion and confidante" for six years, Michelle Triola was entitled to half the \$3.6 million Marvin estate even though

she had never been his wife. Mr Mitchelson argued. His client won a mere \$104,000, but the term "palimony" was coined and an era of romantic trepidation dawned. Sex, not marriage, had become the mark beyond which vast fortunes were fair game.

"Some people still go blindly into love like they do in the movies," said Cary Goldstein, a Los Angeles palimony expert, when asked about the Lattanzio case. "Others are more cautious. Under palimony, if someone promises you 'Babe, I'll always take care of you', you don't have the concept of separate property. You're saying 'everything'."

Dodi Fayed found he might have said too much to Kelly Fisher, the Californian model, earlier this year. Claiming she had shelved her career for

him, she retained a feared women's rights attorney in Gloria Allred and sued him for \$500,000 on learning of his love for Dina. Princess of Wales. And Sandra Locke won an undisclosed settlement from Clint Eastwood after 15 years of living together and six years of litigation.

An estimated 40,000 lawyers in the US now specialise in divorce and palimony. History shows the key to winning a high-profile palimony case is to hire one of the few specialists willing to drag wealthy celebrities through the mire of a public relations war.

Until the mid-1980s Mr Mitchelson, now 68, was an unrivalled break-up lawyer to the stars, charging millions to separate the likes of Joan Collins, Tony Curtis and Zsa Zsa Gabor from their spouses. The reigning king of celebrity divorce and palimony cases is New York's Raul Felder, 62. After winning handsome settlements for the former wives of Mel Brooks, Martin Scorsese and Mike Tyson, he was a natural choice for Ms Misan.

Indeed Ms Misan called the deal "very sweet" and is now linked romantically to an art dealer said to be worth billions.



John Elkann with his uncle Umberto Agnelli

## Agnelli puts grandson in driving seat

FROM RICHARD OWEN IN ROME

A DECISION by Giovanni Agnelli, the honorary chairman and patriarch of Fiat, to bring his 21-year-old grandson John Elkann into the Fiat boardroom was yesterday greeted as a bold bid to ensure continued "family control" of the giant company.

The move comes only a week after the untimely death from cancer of Giovanni Alberto Agnelli, Signor Agnelli's nephew and "heir apparent", at the age of 33. Signor Agnelli, 76, moved "with remarkable speed" to scotch talk of a succession crisis, *La Repubblica* said.

Not only is Fiat Italy's largest private company, with an empire embracing newspapers and football teams as well as cars, it also exemplifies the Italian tradition of family dynasties. The Agnellis have been compared to the Medicis in the range of their wealth and power, and Signor Agnelli is often described as Italy's "uncrowned king".

John Elkann, 21, joins the board to ensure continued "family control" of Fiat

his grandson as his heir in the long term, and pointed out that he himself had joined the Fiat board at 22 and became vice-president at the age of 25. "He may be young, but so was I when I joined the board in 1943."

Signor Elkann was christened "Jacopo" but prefers to be known as John, a reflection of his American birth and international background. He was born in New York in 1976, and has a brother Lapo, 20, and a sister,

Ginevra, 18. He attended a lycée in Paris and is now in his third and final year of engineering studies at Turin Polytechnic.

Signor Elkann had prepared for a future in Fiat by doing summer work experience stints at the Magneti Marelli factory in Birmingham last year and at the Fiat plant in Poland this year. There is speculation that he may in due course change his first name to Giovanni, the Italian equivalent of John.

Both the firm's founder and its present patriarch were named Giovanni, and the late Giovanni Alberto had been dubbed "Giovanni III" by the press before his death last Saturday. It is not clear who will take over as "interim" chairman next year, although the most favoured candidate is Gabriele Galateri di Genola, 50, Fiat's aristocratic managing director and the right-hand man of Umberto Agnelli, 66, Signor Agnelli's brother.



Father Vallejo, who has been criticised for launching a Latin language website on the Internet

## Vatican scholar tries to raise Latin from the dead

By Richard Owen

AN ANCIENT Roman returning to the Rome of today might be horrified by the traffic, the mobile phones and the fast food restaurants — but at least he (or she) would be able to communicate, thanks to an up-to-date Latin dictionary.

The dictionary, the result of eight years' work by Vatican scholars, tackles the tricky question of how to translate concepts and inventions unknown (mercifully) to Horace and

Ovid. Latin is still the official language of the Vatican state, but was dropped from the Roman Catholic liturgy in the 1960s. It is not much used within the Vatican nowadays except by specialists, who translate papal documents into Latin.

The dictionary's veteran editor, Monsignor Carlo Egger, 83, who has served four popes as chief Latinist, indicated that he had found counterparts to such modern words as aerosol spray (liquor nubifugus), motorbike (birota automataria), and

stripper (sui ipsius nudator). But the arrival of the dictionary in Rome bookshops reveals an even fuller vocabulary of late 20th century phenomena. After arriving at the "aeronavium portus", or airport, a returning Roman could take a taxi, or autocinetum meritum, to the Colosseum or the Pantheon, which he might be pleased to note are still standing despite pollution. While stuck in a traffic jam or "in obstructione", listening to Roman drivers sounding their horns, or

"sonori autocineti indices," he could use a mobile phone, or "telephorum cellulare" to phone ahead and explain why he is late.

On arrival, struck by the fashions of today's Rome, he might like to drop into a department store or "habituus emporium" and kit himself out with a new jacket (tunica manicata), shirt (subucula), trousers (bracae), socks (pedules) and shoes (calece), with some new underwear, or subligare. They could then repair to a "taberna Macdonaldiana" for a

hamburger. This month Monsignor Egger organised a "Latin Festival" at the Vatican addressed by the Pope, who lamented the decline of spoken Latin and urged its revival. He praised a Spanish Jesuit priest in Rome, Father Felix Sánchez Vallejo of the Gregorian University, for launching a Latin language website on the Internet: [www.unigre.it/vallejo/breviter.htm](http://www.unigre.it/vallejo/breviter.htm)

□ *Lexicon Recentis Latinitatis*, published by Libreria Editrice Vaticana 160,000 lire

# SOFTENER.

How have we cushioned the blow of paying for a sporty new hatchback?



# Russia claims victory over British spies

THE head of Russia's counter-intelligence service claimed yesterday that Britain's espionage operations in the country had been set back 20 years after the arrest last year of a Russian diplomat working for MI6.

In an interview marking the 80th anniversary of the founding of the notorious Cheka secret police, Nikolai Kovalyov, the director of the Federal Security Service (FSB), boasted that British intelligence had been dealt a severe blow last April with the arrest of Platon Obukhov.

The former Second Secretary in the Ministry of Foreign Affairs was arrested by FSB officers, who seized high-tech transmitting equipment supplied by British intelligence. He has been jailed, but his defence claims that he should not be tried because he is mentally unbalanced.

His arrest led to the worst spy row between London and Moscow since the end of the Cold War. The Russians asked for a dozen British embassy staff implicated in the case to be removed. In tit-for-tat manoeuvres, four diplomats were subsequently expelled from each embassy. "Successful op-

Yeltsin believes nation was too hard on KGB, writes Richard Beeston

erational measures carried out with respect to this case have enabled us to set the British Secret Intelligence Service back 20 years," Mr Kovalyov told the daily *Nezavisimaya Gazeta*. "The British were planning to supply all their agents on Russian territory with the kind of equipment used by Platon Obukhov for secret communications with the Moscow SIS residents."

He added that his service had recently apprehended two more Russian agents working for foreign powers, whose identities would be revealed in the new year.

Mr Kovalyov's upbeat message was echoed by President Yeltsin, who resumed his weekly radio address yesterday, and devoted his message to praising the work of the

secret services. The Russian leader, who looked and sounded much better but has been confined by his doctors to his sanatorium outside Moscow until the end of next week to get over a bad cold, said that the country had been too hard in judging the KGB.

"The state security services were a reflection of the state that existed at the time," he said. While sidestepping the KGB-inspired putsch of 1991, which nearly cost Mr Yeltsin his life, the Kremlin leader insisted that there was no threat of a return to the notorious practices of the KGB and its predecessor, the NKVD, responsible for killing millions of people and suppressing dissent against communism.

Many former victims of the Soviet secret police, meanwhile, gathered this week with rights activists, environmentalists and liberal politicians to give a warning that the FSB was still up to some of the KGB's old tricks. "They are a cancerous growth that is eating its way through Russia," said Sergei Grigoryants, the head of the Glasnost Public Association for Victims of State Repression.



PATSY KENSIT, above, the wife of rock singer Liam Gallagher, has reportedly agreed to appear in at least six episodes of *Friends*, the popular American sitcom (Giles Whitell writes). Kensit, who began acting when

Kensit 'on blind date in *Friends*'

she was eight, will fill a void in the sitcom's storyline as a new girlfriend for Ross, the gormless but charming

paleontologist played by David Schwimmer, according to sources quoted on NBC television. Ms Kensit's character will meet him on a blind date at the opera, insiders from the series' script department said.

## WORLD IN BRIEF

### Truth commission charges Botha

Cape Town: The Truth and Reconciliation Commission has laid criminal charges against P.W. Botha, the former President, for ignoring a summons to testify at hearings into his role as chairman of the State Security Council under apartheid during the 1980s (Sam Kiley writes). This was the first time that anyone has defied an order to appear before the commission. The National Party later condemned the move against Mr Botha. If he is prosecuted and found guilty, he faces two years in jail, a fine of 2,000 rands (£250), or both.

### James Earl Ray plea rejected

Memphis: A grand jury panel yesterday refused to open a new investigation into the murder of Martin Luther King Jr. The request was made by a Jack McNeil, former lawyer for James Earl Ray, King's confessed killer. He contended King was killed by someone other than Ray. But the panel said there was not "credible information" to warrant further review. (AP)

### Jamaica returns Patterson

Miami: The ruling People's National Party in Jamaica, led by Percival Patterson, right, the Prime Minister, has scored its third consecutive general election victory (David Adams writes). Mr Patterson's party has 48 confirmed seats in the 60-member parliament, compared to only nine for the opposition Jamaica Labour Party, headed by Edward Seaga, the former Prime Minister. Mr Seaga held his own seat for the ninth straight time.



### Texas siege ends peacefully

THE Texas day-care centre siege ended peacefully after a 30-hour ordeal in which a gunman took 80 children hostage but later released them all unharmed (Giles Whitell writes). James Monroe Lipscomb, 33, was charged with aggravated kidnapping after surrendering in the northern-Dallas suburb of Plano. The last hostages freed were two of his own children.

### EU citizens show racism

Brussels: An average 66 per cent of European Union citizens hold racist views, according to a survey which the Brussels Commission said showed shocking xenophobia (Charles Bremner writes). Six in 10 Britons hold racist views, well below Belgium's 81 per cent and Denmark's 83 per cent.

### UN blue beret firm in the red

Wellington: Slow payment by the United Nations has helped put out of business Hills Headwear, the New Zealand company that supplies the organisation's distinctive blue berets, left *The Dominion* newspaper reported here. The firm was put into receivership after enduring a year of trading troubles that Harry de Krey, its chief executive, said were made worse by the UN's tardiness in paying. The newspaper claimed. (AP)

### CIA polices Palestinian jails

Jerusalem: The Palestinian Authority is to give America's CIA unprecedented control over its security arrangements with Israel (Ross Dunn writes). This includes the right to veto the release of suspected Islamic militants from Palestinian jails.

## War tribunal to drop charges against three Croats



Anto Furundzija in the dock at The Hague hearing yesterday

FROM TOM WALKER IN SARAJEVO

WESTERN attempts to bring Bosnian war criminals to justice suffered a setback yesterday, with The Hague tribunal's chief prosecutor, Louise Arbou, recommending that indictments against three Croat suspects be dropped.

At the same time, the gloss was taken from the mainly Dutch operation that lifted two more Croat suspects from central Bosnia on Thursday, as diplomatic sources in Sarajevo revealed the arrest mission

had been bungled two days previously. Elite Dutch marine commandos waited to ambush the two suspects as they returned home from their nightly drinking binge, only to be left empty-handed as they took different routes to their houses.

All told, this week's war crimes tribunal scoreboard makes less impressive reading, with two more names taken but the likelihood that four others will be dropped. Along with the three identified by Ms Arbou, another Bosnian Croat indicted by The Hague must be scratched from the list: investigators

have learned that Stipo Allovic died in Amsterdam in 1995.

Last night, Alex Ivanko, the tribunal's spokesman in Sarajevo, insisted that a final judgment on Ms Arbou's recommendation was still pending.

□ The Hague: Anto Furundzija, 28, a Bosnian Croat seized by Nato troops, pleaded not guilty to charges linked to the "ethnic cleansing" of Muslims before the UN criminal tribunal. (Reuters)

Leading article and letters, page 19



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RELAX.

مكتبة الأمل



# Britain on alert as fears grow of new flu pandemic

Experts are divided over whether two deaths and six other cases of an A-strain virus in Hong Kong presage a major world outbreak

By NIGEL HAWKES  
SCIENCE EDITOR

ONE of the world's leading flu experts flew into Hong Kong yesterday as fears grew over the spread of "chicken flu".

Daniel Lavanchy, of the World Health Organisation, arrived as dozens more people in the former colony were tested for the disease and the number of confirmed cases rose to eight. Hong Kong authorities are meanwhile trying to reassure travellers, fearful that the tourist trade, already hit by the handover to China, will collapse.

Some experts, however, fear that the disease is simmering away, largely undetected, in mainland China. Monitoring activities there are more thinly spread than in Hong Kong, where the only cases so far have been found. Alan Hay, head of the World Health Organisation's flu centre in Mill Hill, North London, has warned that "surveillance in China is a real problem — we have to think of ways of beefing up monitoring there".

Professor John Orchard, of London Hospital Medical College, warns that sometimes flu can lie low, "seeding" itself through the population before bursting out as a pandemic. "So far, it's not exactly leaping along, but it could be smouldering under the surface, which would be very dangerous," he says. "It is very wise that everyone is assuming it could spread."

Of the eight cases so far confirmed, two have died. The latest patient is a four-year-old boy, unrelated to any of the other victims. The patients being tested are all ill with some variety of the influenza A virus, but it may not be the chicken virus, A H5N1.

Dr Lavanchy, who heads the WHO's flu programme, flew in to confer with local

authorities and experts from the US Centres for Disease Control in Atlanta on whether H5N1 posed a real threat of a pandemic — a world epidemic. The question divides the experts. "My guess is that it will snuff itself out," Professor Oxford said, "but most flu people think the opposite."

Fears of a pandemic are fuelled by the fact that this virus has previously been found only in birds, so that human beings have no antibodies against it. Offsetting that is its slow development so far, which suggests that H5N1 is not a highly efficient virus, and may not spread between humans, a necessary step if it is to create a pandemic.

It was not the first time that humans had been infected with avian flu, Professor Oxford said. Volunteers at the Common Cold Research Unit were experimentally infected with avian flu of the H7 and H4 varieties. But it needed a large dose and the infections were mild. So it is not necessarily the case that H5N1 will sweep all before it.

Influenza A viruses are characterised by differences in two viral proteins, haemagglutinin (H) and neuraminidase (N). The 1918-19 Spanish flu pandemic, the worst this century, was caused by H1N1, which is still in circulation. The other A virus still circulating is H3N2, which caused the 1968-69 Hong Kong flu pandemic.

There are a total of 15 different H sub-types, of which only three have caused major human epidemics. The rest all infect birds, where they cause diseases quite unlike flu. The H5N1 type is particularly nasty, affecting virtually every organ in a bird's body and killing thousands almost overnight. But how serious it is as a human disease remains unknown. It is possible that



A chicken vendor in Hong Kong; most new flu strains emerge in China, where birds and humans live close together

sporadic infection by avian flu has always occurred, but has not been noticed because it has never caused a pandemic. Heightened surveillance may have brought it to light.

A second and more sinister possibility is that some subtle change has taken place in H5N1 to make it more infectious to humans. Flu viruses of the A type undergo two kinds of change: antigenic drift, which happens all the time and accounts for most of the small changes in the viruses that occur from season to season, and antigenic shift, when the H and N proteins abruptly alter. Pandemics are caused by these abrupt shifts.

This case is different. H5N1 is not the result of an antigenic shift from a known human flu virus, but the direct infection of humans by a known avian virus. Typically, new flu viruses pass through other

mammals, usually pigs, before reaching humans — that is why China, where humans, pigs and chickens live in close proximity, is the breeding ground for most new varieties.

H5N1, however, passed directly through the bird-to-human barrier. How it managed to do this is still not known, but subtle changes in the virus — antigenic drift — may have taken place to make it possible. Now that it has infected humans it will continue to change and could pose a future threat.

The next few weeks will be critical. A rapid rise in cases in Hong Kong, followed by the appearance of cases elsewhere, will really set alarm bells ringing. In 1968, when Hong Kong flu caused a pandemic, the first cases were identified in July. The first cases in Britain appeared the following month, and there

were some outbreaks in closed communities, such as schools, in the autumn. But the real epidemic struck in December 1969 and January 1970 — a full 18 months after the first Hong Kong cases.

Today, the Health Department believes, spread would be much more rapid. Every day, five jumbo jets arrive in London after direct flights

from Hong Kong — around 2,000 people a day, not counting those who arrive by indirect flights. Once the flu was widespread there, it would be only a matter of days or weeks before it got here.

Potentially that could be very serious. Dr Hay has forecast that it will be at least six months before a vaccine against this strain is available.

## A CENTURY STALKED BY A KILLER



The 1918-19 pandemic took 20 million lives worldwide

1918-19: Spanish flu (H1N1) killed 20 million people around the world, 150,000 of them in England and Wales. It infected about 23 per cent of the population. H1N1 is still in circulation, and causes occasional epidemics, but never on the same scale as 1918-19.

1957-58: Asian flu (H2N2), a milder illness, caused 30,000 excess deaths in Britain, which includes deaths from diseases such as pneumonia, triggered by flu. One person in every six caught it, though in schools the proportion was 50 per cent and in boarding schools 90 per cent.

1968-69: Hong Kong flu (H3N2) infected 8 per cent of the British population, causing 31,000 excess deaths in 1969-70 and a further 47,000 the following winter. It has continued to kill people as it circulates and evolves.

## PREPARING FOR THE WORST

Britain was the first country to produce and publish a plan to deal with flu pandemics. It outlines the actions to be taken at each stage by all responsible organisations. This week Sir Kenneth Calman, the Chief Medical Officer, initiated Phase 1 of the six-part plan.

Phase 0: inter-pandemic period — watchful waiting.

Phase 1: emergence of a new virus outside Britain. Actions include establishing an advisory committee and preparing strains for possible vaccine manufacture.

Phase 2: outbreaks caused by the new virus outside Britain. Intensified monitoring of flu-like illnesses, vaccines ordered from manufacturers.

Phase 3: new virus identified in Britain; pandemic imminent. Health authority and hospital plans to deal with patients activated, non-emergency admissions limited to keep beds clear, advice to public issued.

Phase 4: pandemic flu in Britain. Plans to immunise and treat in full gear, pattern of epidemic followed, bacteria responsible for fatal infections as a result of flu identified and appropriate antibiotics selected, weekly death rates monitored.

Phase 5: end of pandemic. Flu cases return to background levels, advisory committee reports on epidemic and lessons learnt, as do health authorities and trusts.

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Quoting TIMES



## MPs back call for more breast screening

By IAN MURRAY

A CAMPAIGN to prevent 2,000 older women a year dying from breast cancer has won the backing of 35 women MPs from all parties. They want invitations to attend screenings to be sent automatically to all women over 65.

At present this service ends once a woman reaches that age, although women over 65 are at the highest risk of developing breast cancer, with more than 47 per cent of new cases and 63 per cent of all deaths in this age group.

Although women over 65 are able to request a screening, the fact that they are not invited to attend means that only 0.3 per cent of them do so. Nearly two thirds of women over 65 told a recent Gallup poll that they thought they were too old for the disease.

"The only reason that the Government can have for not extending the scheme is cost," said Sally Greengross, of Age Concern, which is spearheading the campaign. "We would be appalled if some women's lives are deemed less worthy of resources because they are older."



## THE SUNDAY TIMES

### CULTURE



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THE SUNDAY TIMES IS THE SUNDAY PAPERS



## New technique targets prostate cancer

A NEW treatment for prostate cancer developed at the Institute of Cancer Research in Sutton, Surrey, is about to go on national trial in 12 centres. Conformal radiotherapy aims to kill tumours more accurately and with less damage to surrounding tissue by shaping the X-ray to the contours of the cancer. The institute where it was developed is one of two charities chosen for this year's Times Christmas Appeal.

Nigel Hawkes reports on hopes for an X-ray treatment about to undergo a national trial

Radiotherapy for prostate cancer uses several beams of X-rays from different directions. The beams pass through the body to the site of the tumour and, where they overlap, illuminate the tumour like spotlights picking out an actor on the stage. The problem, explains Dr David Dearnaley of the institute, is that the area illuminated is rectangular, while tumours are not, and that causes damage to healthy tissue lying around the tumour and limits the dose that can be given.

The new approach is to work out the exact shape of the tumour in three dimensions by CT scanning, then use it to plan the treatment. The X-rays are hard to focus, so the shaping is done by thick metal "jaws" closed around the beam from two sides. In conformal radiotherapy, these jaws are made up of individual fingers of metal which can be adjusted to create a region where the beams intersect which is tailored to the tumour.

One patient who was part of the trial at the Royal Marsden Hospital is Brian Webb, a dentist in Upper Wimpole Street, London, who discovered he had prostate cancer at the end of last year. He arranged to have his course of radiotherapy first thing in the mornings. "I was told I would be very tired, but in fact I was back in the surgery ready to treat patients by 11am every day. I never lost a day's work. Ten days after the course was finished, I went on a walking holiday."

Mr Webb's treatment went well and he was told he did not have to return for a check-up for six months. "I'm OK, I feel good," he says. "I can't recommend it too highly."



Anti-social drinkers: Neil Morrissey and Martin Clunes in *Men Behaving Badly*

## The science of making merry

Guinea-pigs in a new study can look forward to a happy new year

RESEARCHERS have been given a grant to investigate whether it is the alcohol or the sociable company which makes people laugh on a night out (Paul Wilkinson writes). The ten-month project, starting appropriately at new year, will be carried out by a group of psychologists from Hull University, led by Geoff Lowe, a senior lecturer who specialises in the study of pleasure and enjoyment.

His team has been given £4,370 by Arise (Associates for Research into the Science of Enjoyment), an international group of scientists, sponsored by the food and tobacco industries, dedicated to looking at life from a perspective different to that of what Dr Lowe calls "the health police". His brief is to study the relationship between drinking, laughter and health. The survey will attempt to determine whether it is the drink which leads to laughter, or if people smile simply because they are drinking in a situation where they naturally feel at ease. A major part of the research will be to discover if people's enjoyment is limited by feelings of guilt about over-indulging.

Yesterday Dr Lowe, 53, who lists alcohol and human behaviour among his interests, was already living up to his brief and had left the university for two weeks of Christmas festivities. He said: "Sometimes people consume enjoyable substances, such as

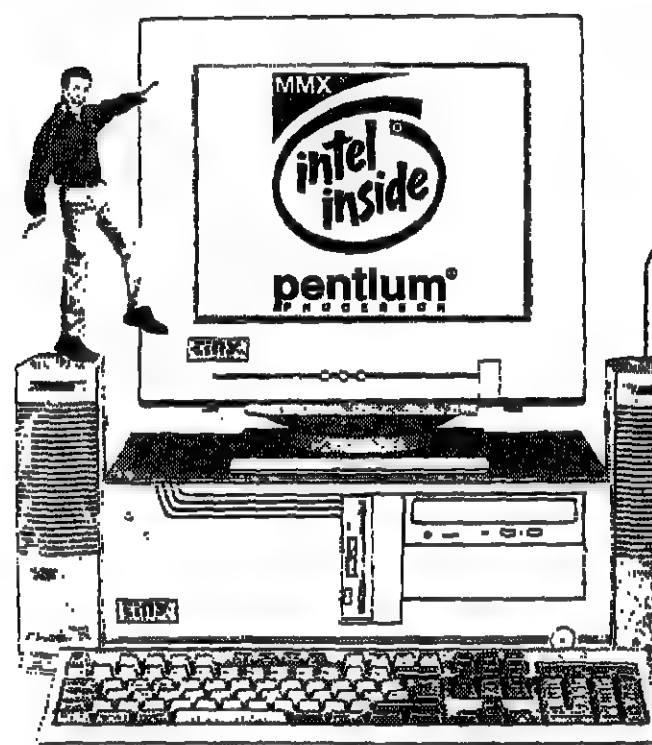
"naughty but nice" food and drink, but feel guilty about it. Such feelings contribute to ill-health. There are now a great many health messages coming to us through the media and this study will help to establish the extent to which pleasurable feelings are mixed up with guilt and the effect that has on health."

He said many people were concerned that they were not enjoying themselves as much as they used to. "Psychologists look at the psycho-social aspects of behaviour. When people drink they usually do it in a social context. That might help you more than the cardiovascular protective effects of the alcohol itself."

Dr Lowe, who was once commissioned to survey drinking among adolescents across Europe, said his team would study 100 volunteers described as "a cross-section of social drinkers". One of the tests they will undergo is to watch a comedy video in separate groups. Some will be piled with "controlled" quantities of alcohol while others will get soft drinks. The drinks will be disguised in an effort to ensure the guinea-pigs do not know what is in their glasses. The researchers will then study levels of laughter.

Dr Lowe declined to say what video he planned to use, but said he had used a Steve Martin film during an earlier experiment. "Not everyone laughed," he admitted.

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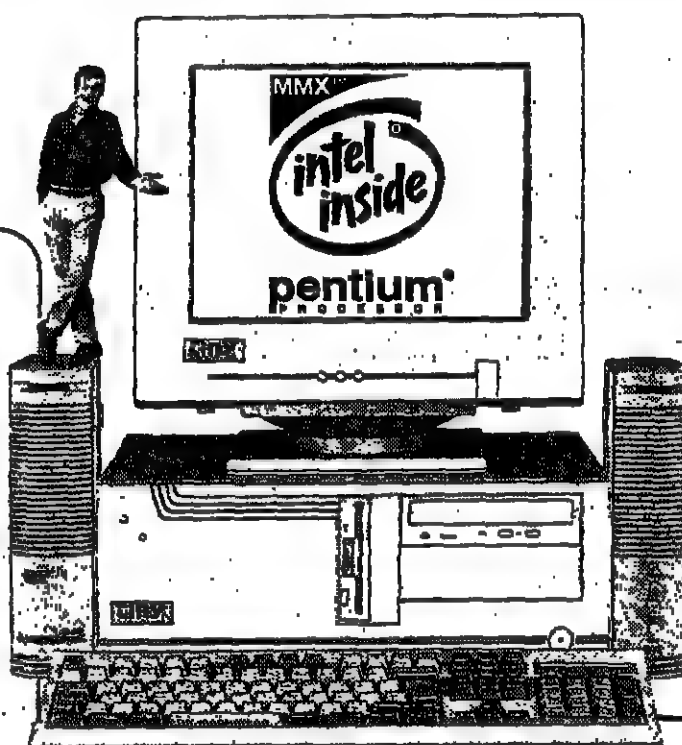
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كتاب النحل







# Personal portrait of a public man

There's more to Mbeki than meets the media, says Magnus Linklater

It is the fate of those who succeed great men to be judged inadequate to the task. When that great man is Nelson Mandela, disappointment seems almost preordained. How can anyone match those qualities of wisdom and natural warmth that have welded a nation together in the face of impossible odds?

It is perhaps not surprising that Thabo Mbeki, who was elected party leader of the African National Congress this week, has been accorded notices that range from the barely respectful to the niggardly. Shadowy, colourless, secretive, devious — just a few of the words that have peppered recent profiles.

It is hard to equate them with the Thabo Mbeki I know. I first met him when he was a 20-year-old student at Sussex University, one of the first intake, along with my wife. I remember him from parties where he was an elegant dancer, funny, wonderfully good-looking and in great demand from female undergraduates. There was nothing devious about this charming, articulate and intelligent young man; his friendship was open and unquestioning.

But even then it was clear that he was more than a footloose exile. He had been entrusted with a mission. As the son of Govan Mbeki, a leading ANC politician, imprisoned along with Mandela after the Rivonia trial, he had been sent abroad to be educated and to keep the anti-apartheid cause at the front of the world's political agenda.

Later, we learnt more about why he had chosen Britain rather than Moscow, the natural home in those days for the ANC. He had been befriended by Anne Yates, a lecturer at Witwatersrand University, who recognised that Mbeki would have to escape from South Africa if he was to avoid the same fate as his father. Thanks to the Anglican monk Aelred Stubbs and, in Britain, Lord Ravensdale, a place was found for him at Sussex — a suitably progressive home for a future revolutionary. His education was paid for by Tim Beaumont — now Lord Beaumont of Whitley, the Liberal peer. Back in Johannesburg, when Mbeki received the letter of confirmation from Sussex, he was so thrilled that he stuffed it into his sock to take it home, before being reminded that to be caught with it would mean instant arrest.

After university, he went underground in the service of the ANC, and we saw less of him. He spent some years in Moscow, and travelled the world — from Grimsby and Exeter to New York and Ulan Bator — as he recalled when he was awarded an honorary degree by Sussex recently.

He would visit us from time to time, turning up unannounced at our house in Islington, usually late at night and accompanied by a "friend" who was never introduced. We would talk and drink late into the night.

Always cool and collected, he gave no indication of the dangers he faced. Yet this must have been a desperately hard period for him — a time when the world had turned its back on South Africa. Mandela himself introduced Mbeki on the day of his inauguration by saying: "This is the man whose youth was stolen."

It meant that for nearly 30 years, Mbeki had to suppress his natural feelings, and live a double life. What is remarkable about him is not that he strikes some people as reserved, but that he has survived at all as a human being without affectations. Power seems to have changed him not one bit — and in this he is very like Mandela.

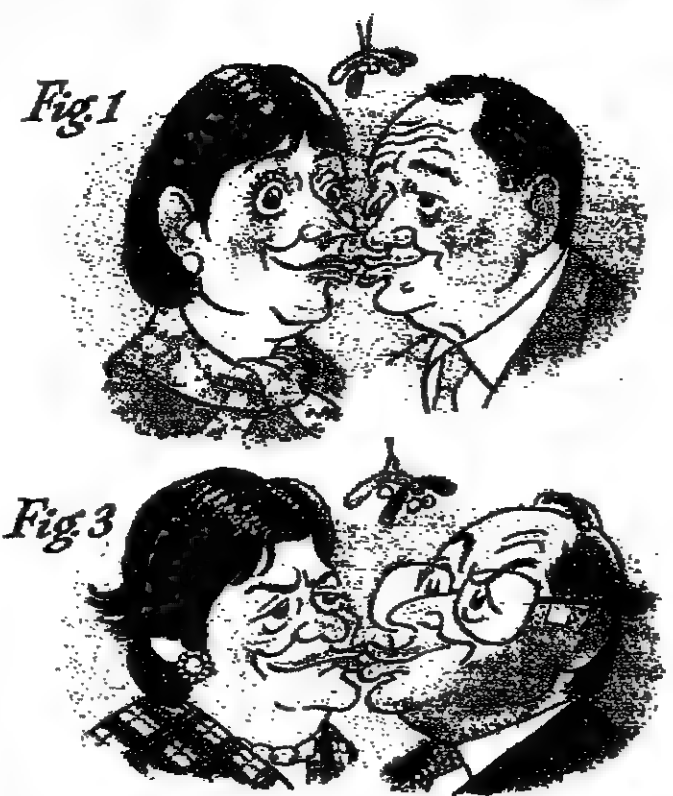
Many years later, just before the elections, we met him in South Africa where he was already being tipped as Deputy President. He met us at Johannesburg airport, again with just one "minder", and with no obvious security in sight. His beard was a bit more grizzled, and his hair was tinged with white, yet he seemed otherwise unchanged. We fell back into easy conversation, talking about the prospects for the election and the political situation in Britain, on which he was remarkably well-informed. We were reminded of his new status only when he remarked casually that he would have to leave early — "I've been keeping the President of Equatorial Guinea waiting for an hour," he said.

A friendship which rests on a mere scattering of meetings over the years cannot reveal the hidden depths of a man who has led such a driven, dedicated political life. Nor can it shed much more than glancing light on his private life. Only recently has it emerged that Mbeki had a son early in his life who disappeared under mysterious circumstances. His wife, Zanele, who trained as a social worker in Britain, keeps out of the public eye. For himself, Mbeki has never shown the remotest interest in press relations.

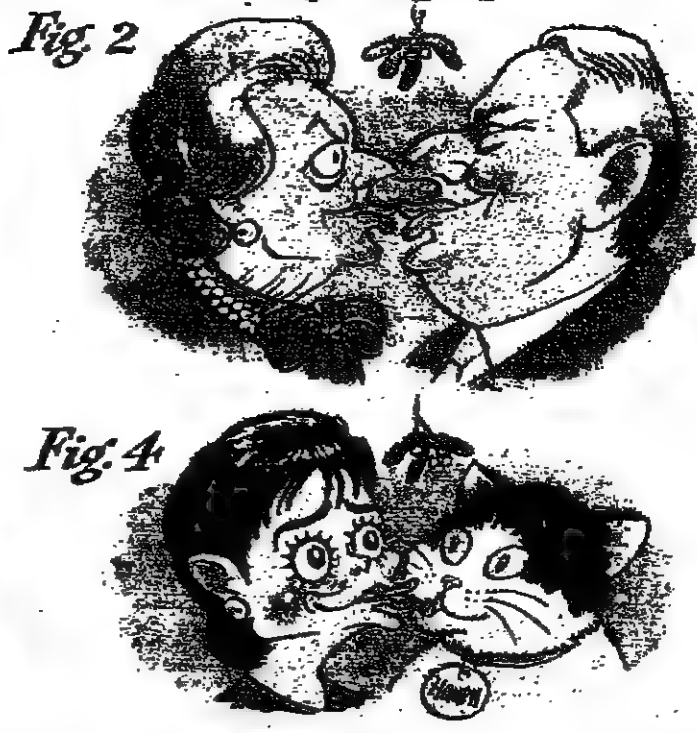
But behind the gentlemanly reserve, the sharply cut suits and the ever-present pipe, which give Mbeki a British, almost scholarly appearance, one thing is certain: he has remained African through and through. At his wedding, in a state home in the heart of Surrey, the reception turned into a high-caste tribal ceremony with women dressed in silk, swathed in gold turbans, swaying across the floor of an English drawing room to the rhythms of Xhosa music.

South Africa's new leader thus bridges two worlds, with easy assurance. He may have worked to do in order to convince his people that he can fill President Mandela's shoes. But there is no doubting the strengths he brings to the job. As one admirer put it yesterday: "South Africa has struck lucky again."

## NATURE NOTES



**Mistletoe**  
(*Noëlis osculatoris*)  
A seasonal plant imbued with magical properties.



# There's nothing to hide

The Dome is still evolving and to reveal details now would spoil the surprise

People who would carry on great public schemes must be proof against the most fatiguing delays, the most mortifying disappointments, the most shocking insults and, worst of all, the presumptuous judgment of the ignorant upon their designs.

Edmund Burke's words still hover over those creating the Millennium Exhibition at Greenwich. This week the House of Commons Culture Committee endorsed the dome but criticised its secrecy. As one of those involved in the project, let me try to shed some light.

This time last year there was no dome. There was a site, a plan and a concept. There was a budget, much in need of pruning. There was support from the Labour Government but not from the Labour Opposition. The latter was critical in view of the impending election. Despite a year spent seeking private equity there was none. The only god in sight was the schedule. A company had to be set up in January this year to let the first building contracts, or the dome would not exist by 2000. At moments I thought the project dead.

This Christmas, visitors to Greenwich (and those flying overhead) can see a crown of 12 pylons soaring above the peninsula in a fold in the Thames beyond Canary Wharf. The footings are in place and the cables strung ready for the membrane. Norman Foster's studio is built, a sickle roof that brilliantly offsets Richard Rogers's hemisphere. A project with a long-term design life is on time and on budget. I doubt if there is a faster moving construction site of its size anywhere in Europe.

Despite its press coverage, the Kaufman report was supportive. It approved the Millennium Commission's reasoning that led to a national exhibition at Greenwich. It found the dome itself "magnificent in conception and likely to be breathtaking in execution". Allocating the £450 million of lottery grant elsewhere would have been "an opportunity lost". The committee nowhere undermined the robustness of the budget, rebutting the constant claim of critics that it would "cost the taxpayer a billion".

The committee's reservations chiefly concerned the content, a mantra that is now ubiquitous among the dome's opponents. Why the secrecy, they ask, why no sign of the content? Until they see what is inside, they protest that they find the project hard to support enthusiastically, or at all.

Such critics are very British. They "will not kill but will not strive, officiously to keep alive".

The answer to these complaints is simple but frustrating. There is no secrecy about the dome, just incompleteness. That incompleteness is within schedule. An exhibition two years away is not a state secret lying covered in cobwebs in a vault. It is a show evolving. We do not know the BBC's schedule for 2000. We do not know the Queen's Speech for 2000. For that matter, we do not know the outcome of Gerald Kaufman's deliberations before he reaches them.

Those monitoring the spending of money on any creative project might reasonably worry if it is not on time or on budget. Lottery money is not taxpayers' money, but it is the public's money, a distinction the committee considers "without a difference". (That clashes with the original intention for the National Lottery.) But this is to quibble. When a dome the size of two Wembleys or 13 Albert Halls is being built with "the public's money" in the capital, the public is entitled to ask what for.

That answer is in the public domain. It has been discussed both by the dome's defenders and by its critics, not least in *The Times* in June 1996. The exhibition is on the theme of time, expressed through humanity's achievements and ambitions. Working this theme into exhibition format and carrying it out to schools and regional centres is the task of designers working within a framework laid down by the company.

At the core of the dome is a large performance space which will serve as an introduction to the exhibition. Round this central arena are three segments: the human mind and body; achievement in the community, industry and the arts (principally British achievement); and the future of the Earth and the human habitat.

The segments are divided into zones or pavilions, each contracted to a different design team. Eleven are currently at work. Thus for the

"body" zone, the designers HP-ICM are constructing a huge model of the human form, its veins and arteries in working order. The "land" design company is creating a "tower of serious play" in which riders alter the hologram exhibits as they pass them before "choosing" a play-style of their own. In the "work" zone, the Park Avenue partnership is building a "valley of the ladders", tracing the career paths of the future. Virtual reality screens take visitors through the future of "the job".

Some of the proposals are already excellent, some still need development. They must be both instructive and fun. Displays will be linked electronically with schools and other centres across the country. Above all, they must be ready on time. Because of the election hiatus, these contracts could not be put out to tender until after the Government's June review. The bids came in by the autumn and are now late. There is nothing secret about this. But until the zones are ready in skeleton form, interest from sponsors cannot be finalised, nor can the frustration of politicians and public be assuaged.

This programme is on schedule, just. The committee naturally wanted to see the pavilions. We all do. But the design teams protest that revealing unfinished drawings and "work in progress" achieves only exasperation and delay. I agree with them. What is at present planned is a "state-of-play" presentation by early spring, to meet the needs of sponsors, the travel industry and the public. But a degree of patience is demanded of the audience of any show. Those managing a creative activity must be fair to the creators or they will not get good work. Pre-emptive criticism demoralises everyone. This show has to be ready at the end of 1999, not before. Part of its appeal will lie in this suspense.

The dome is both about time and about a race against time. The past three years have taught many lessons, some of which seemed more

inevitable at the time than in retrospect. A year was lost testing to destruction the then Tory Government's belief that a large exhibition could be privately initiated and run. Six months were lost because of the general election, which could hardly have been worse timed. (A general election also dogged the Festival of Britain.) The history of the dome is an ironic comment on the shortcomings of both privatisation and nationalisation — albeit with nationalisation triumphant. No show of this size and significance was ever going to be left alone by a government.

But it is to be. The dome is the envy of millennium organisers in Germany, France, Italy and America. Nothing anywhere else is comparable. The project is a victory for imagination over the British yen for paradox. We dislike celebration rituals as hyperbolic and ridiculous, yet we glory in costly ceremonial. We regret that we cannot stage grand projects in the French style, yet we niggle at those who attempt them. When asked to take an idea at least partly on faith, the public prefers to bury its head under its arm and say, "Oh, give the cash to hospitals and schools". The welfare state has the best times. Sometimes we want relief from them.

A nation with its feet firmly on the ground must occasionally be swept up and given a glimpse of a far horizon. That is what good exhibitions do. From the crowded halls of the British Museum to the magnetic displays of Epcot and Disney, these giant shows have lost none of that power. Skepticism brought both the Great Exhibition of 1851 and the Festival of Britain of 1951 near to disaster before they opened. Yet both became the defining events of their eras. The dome is a different show for a different age. It has suffered critics. Smart comment dare not be seen to praise.

Yet the critical path to construction has not wavered. The first of the three years left before opening has ended on schedule and on budget. Hundreds of Britain's young designers, fiercely motivated, are now working round the clock on what is going to be the experience of their lives. High above the din, the spires of the biggest dome in the world are rising to the sky.

Simon Jenkins is a member of the Millennium Commission

Simon Jenkins

## Deep waters

THE LITERARY estate of Sir Arthur Conan Doyle, creator of Sherlock Holmes, has come under legal scrutiny with all the intensity of the detective on the trail of Moriarty. Andrea Reynolds, the former lover of Claus von Bulow who controls much of the author's royalties, has accused her ex-husband of withholding a decade's earnings from the estate. Reynolds gained the estate from her parents who bought it from a bank. She allowed her ex-husband, Sheldon, to handle the rights when they were a couple but now she says he kept £150,000 after they split. He denies this. Both are subject to a legal gag, but she once said: "Every generation takes up with Holmes. The income is up and down but it is regular." When Reynolds last appeared in court, she organised von Bulow's successful appeal against conviction for attempting to murder his heiress wife, Sunny. Jeremy Irons won an Oscar for portraying von Bulow in *Reversal of Fortune*. Reynolds was



Screen lovers: Baranski; Irons

played by Christine Baranski. After five years with von Bulow, Reynolds married Lord Plunkett's heir, Shaun, who was brought up by the Royal Family following his parents' fatal plane crash. They now run a B&B in New York State.

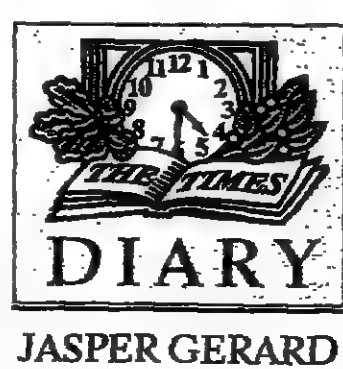


● LABOUR MPs concerned about the gathering confidence of Gordon Brown claim he has a new description of his job: "I am the PM, Tony Blair is the President."

### Follow me

SARAH Macaulay, Gordon's friend, demonstrated her familiarity with the Chancellor's residence by offering guests a guided tour at No 11's Christmas party on Thursday. The PR mistress was less amenable to suggestions from a grubby journalist that she follow Fionn's footsteps to the altar: "You wish." More happily, she expressed pride at the speed with which Felix, her cat — expected to move into Downing Street — has adapted to the limelight. He poses in the window of Macaulay's South London home, awaiting the next batch of cat-crazed snappers. A reflective Chancellor anticipated a Christmas return to Scotland. So little time has he spent there that when he looked out of his Edinburgh window recently, he was horrified to see a row of houses blocking his view: "I didn't even know they had

OLD TIMES  
"Investment in the arts is vital to the future of this country" — Tony Blair, May 1995. This week Chris Smith, the Culture Secretary, announced that next year's Arts Council grant would be £184.6 million — £34 million less in real terms than five years ago.



JASPER GERARD

planning permission. I didn't see them being built and suddenly they were there." I only hope that this might persuade ministers to clamp down on the beastly developers ruining Britain.

● DAVID Mellor becomes grander by the day. After trading in his wife for a viscountess and buying an expensive pad in the shadow of Tower Bridge, he has grumbled to neighbours for leaving their wheels outside his love nest. But Mellor rang the area's private security force and screamed: "If I had wanted to live on a council estate, I would have bought a council house. The place looks like a 1960s car lot." Let's hope nobody mistakes him for a second-hand car dealer.

### Space oddity

SEND Michael Foale, the British-born astronaut, to repair the Mir

space station and he will complete the task with alacrity. Invite him to boldly go on Radio 4's *Today* and watch him spin dangerously out of orbit. Foale was swallowed up in the black hole that is Broadcasting House after his taxi deposited him at the wrong end of the building. As Michael failed to dock with the fourth-floor studio and wandered helplessly around the wrong floor, producers rushed through an emergency item. With Foale floating towards the Radio 5 sports desk, he was finally rescued and brought down to earth for his live link-up with a relieved nation.

● ON THE eve of the shortest day in the year, a Labour MP is demanding to know if the prime ministerial Christmas tree is powered by solar energy. "I sent him a written question asking if he'd looked into the matter," says Lew Smith. "Clinton has solar lights on his tree at the White House, so why shouldn't we have them at Downing Street?" But Smith will not be following his own advice. "I'll just have an artificial tree with tinsel," he says. "There's not enough sun in Wales for solar lighting."

NEW TIMES  
The Balkans have decided they need an image makeover. Eight countries think the brand name has become steadily more de trop since the Balkan crisis. Bulky Balkan sorts (Bosnians, Albanians, Bulgarians) stay want to be known as "South Europeans".



Guy and dolls: Chris Smith poses with the full Spice rack

PARTY TIMES  
MY thanks to Chris Smith for lending me this snap from his picture album, depicting the fun-loving minister with his department's greatest assets at a party on the set of *SpiceWorld: The Movie*. "He is very proud of this," says a cultural source. "He found the Spice Girls charming." Surprisingly, perhaps, there was more bottom at the Royleys luncheon, where heavyweights heard Lord Hurd of Westwell talk about his book *The Search for Peace*. Among them were John Major and that other colossus of the FO, Lord

Carrington. William Waldgrave also showed ("I'm just glad to have an audience"). Lord C praised Hurd's handling of "hangers, floggers, pornographers and Lord Longford" before arriving at the FO "where many think it reasonable to speak to foreigners". Hurd was amused to see Gerald Kaufman, once his shadow, Hurd thought Kaufman "enjoys the role of stage villain and relishes the hisses that accompany his every appearance". Kaufman replied that he hadn't been among so many Tories since he voted for the Government's benefit cuts.

## Laugh or the world will jeer

Simon Barnes

on how to grin and bear a joke

I am the first to laugh at a joke against myself but this goes too far. There is not a schoolmaster in creation who has not found these words tumbling from his lips. A total giveaway; and don't his playground-hardened pupils know it? The iron rule of the playground is never to let the bastards know they've touched you, or they'll be at it twice as hard and you will look ten times as big an idiot.

This rule was forgotten this week, if it had ever been learnt, by an unlikely pair of bedfellows: Alan Clark, MP and demon diarist, and Shane Warne, Australian and demon bowler. Clark could not bear being imitated; Warne could not bear being called fat. Playground standards, both, and the wise child always tries — quite literally — to grin and bear it. But not everyone learns in the hard school of the playground: the world is echoing to the sound of toys being hurled from prams.

It was nice of the English legal system to bring us the Clark puns for Christmas. Clark, of course, is taking legal action against the spoof Clark diary in the *Evening Standard*.

"Would it be fair to say that you are somewhat obsessed with your personal appearance, your physique and sexual attractiveness?" Clark invited such questions by going to court. He may, or may not, have a good legal case, but, by insisting on his credentials as an *homme sérieux*, he has effortlessly made himself a fool. His humourlessness has undone him.

It is much the same with Warne. Warne is a great cricketer but he cannot bear to be teased. Photographed alongside his waxwork, an effigy noticeably slimmer than his current self, he was asked by a reporter which shape he preferred. The response was pure playground. "That's why I don't answer questions from you blokes. That's it, you've ruined it. Thanks very much." And off Warne stormed.

The famous can surround themselves with toadies, and many do, but no one gets fatter on his own terms. Self-mockery is one of the most humanising of traits: it is one that is most conspicuously lacking in sport and politics.

Never let them know they have touched you. A confession: I long to write a letter: "Dear Private Eye, I think you have confused pseudo-intellectual with intellectual." But it does not take a PhD in literature and psychology to work out that the letter would appear beneath the headline "A pseud writes" and I would look a bigger idiot than ever.

Politicians and elite athletes are there for the world to mock. They are never taken with the perfect seriousness with which they take themselves. Eric Cantona, the footballer, and philosopher, inspired an industry of teasing volumes. Tony Blair is portrayed as a cynically self-deluding vicar in *Private Eye*.

Fame is fair game: the only defence is indifference. And humour, of course. Mick Quinn, footballer turned racehorse trainer, was called Sumo by teasing fans — so he named his horse Sumo Quinn.

Without humour, a person is less than human. Humour is proportion, humour knits up the ravelled sleeve of care, humour is destructive of vanity. Jokes are ever the world's defence against the conspiracy of the vain, the pompous, the humourless. The humourless cannot make jokes: instead, they become jokes. Alan and Shane take us springing into Christmas week with a sacking in our steps and a devilish smirk on our faces.

هكذا من الضمير











Obituary published on December 19.



# Losses across the board for equities

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937	1936	1935	1934	1933	1932	1931	1930	1929	1928	1927	1926	1925	1924	1923	1922	1921	1920	1919	1918	1917	1916	1915	1914	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1527	1526	1525	1524	1523	1522	1521	1520	1519	1518	1517	1516	1515	1514	1513	1512	1511	1510	1509	1508	1507	1506	1505	1504	1503	1502	1501	1500	1499	1498	1497	1496	1495	1494	1493	1492	1491	1490	1489	1488	1487	1486	1485	1484	1483	1482	1481	1480	1479	1478	1477	1476	1475	1474	1473	1472	1471	1470	1469	1468	1467	1466	1465	1464	1463	1462	1461	1460	1459	1458	1457	1456	1455	1454	1453	1452	1451	1450	1449	1448	1447	1446	1445	1444	1443	1442	1441	1440	1439	1438	1437	1436	1435	1434	1433	1432	1431	1430	1429	1428	1427	1426	1425	1424	1423	1422	1421	1420	1419	1418	1417	1416	1415	1414	1413	1412	1411	1410	1409	1408	1407	1406	1405	1404	1403	1402	1401	1400	1399	1398	1397	1396	1395	1394	1393	1392	1391	1390	1389	1388	1387	1386	1385	1384	1383	1382	1381	1380	1379	1378	1377	1376	1375	1374	1373	1372	1371	1370	1369	1368	1367	1366	1365	1364	1363	1362	1361	1360	1359	1358	1357	1356	1355	1354	1353	1352	1351	1350	1349	1348	1347	1346	1345	1344	1343	1342	1341	1340	1339	1338	1337	1336	1335	1334	1333	1332	1331	1330	1329	1328	1327	1326	1325	1324	1323	1322	1321	1320	1319	1318	1317	1316	1315	1314	1313	1312	1311	1310	1309	1308	1307	1306	1305	1304	1303	1302	1301	1300	1299	1298	1297	1296	1295	1294	1293	1292	1291	1290	1289	1288	1287	1286	1285	1284	1283	1282	1281	1280	1279	1278	1277	1276	1275	1274	1273	1272	1271	1270	1269	1268	1267	1266	1265	1264	1263	1262	1261	1260	1259	1258	1257	1256	1255	1254	1253	1252	1251	1250	1249	1248	1247	1246	1245	1244	1243	1242	1241	1240	1239	1238	1237	1236	1235	1234	1233	1232	1231	1230	1229	1228	1227	1226	1225	1224	1223	1222	1221	1220	1219	1218	1217	1216	1215	1214	1213	1212	1211	1210	1209	1208	1207	1206	1205	1204	1203	1202	1201	1200	1199	1198	1197	1196	1195	1194	1193	1192	1191	1190	1189	1188	1187	1186	1185	1184	1183	1182	1181	1180	1179	1178	1177	1176	1175	1174	1173	1172	1171	1170	1169	1168	1167	1166	1165	1164	1163	1162	1161	1160	1159	1158	1157	1156	1155	1154	1153	1152	1151	1150	1149	1148	1147	1146	1145	1144	1143	1142	1141	1140	1139	1138	1137	1136	1135	1134	1133	1132	1131	1130	1129	1128	1127	1126	1125	1124	1123	1122	1121	1120	1119	1118	1117	1116	1115	1114	1113	1112	1111	1110	1109	1108	1107	1106	1105	1104	1103	1102	1101	1100	1099	1098	1097	1096	1095	1094	1093	1092	1091	1090	1089	1088	1087	1086	1085	1084	1083	1082	1081	1080	1079	1078	1077	1076	1075	1074	1073	1072	1071	1070	1069	1068	1067	1066	1065	1064	1063	1062	1061	1060	1059	1058	1057	1056	1055	1054	1053	1052	1051	1050	1049	1048	1047	1046	1045	1044	1043	1042	1041	1040	1039	1038	1037	1036	1035	1034	1033	1032	1031	1030	1029	1028	1027	1026	1025	1024	1023	1022	1021	1020	1019	1018	1017	1016	1015	1014	1013	1012	1011	1010	1009	1008	1007	1006	1005	1004	1003	1002	1001	1000	999	998	99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# BAT hit as secret documents appear on Net

FROM OLIVER AUGUST  
IN NEW YORK

BAT shares fell 4 per cent yesterday after an innocent-looking posting on the Internet.

The leading US tobacco companies agreed an immunity deal with government lawyers earlier this year to protect them against prosecution over health problems resulting from smoking. It was like a "get out of jail free" card in a billion-dollar monopoly game. But secret documents published on the Internet by a Congressman this week could yet prevent the companies from passing go.

The "get out of jail" card was not entirely free.

The \$368.5 billion (£220 billion) they agreed to pay over 25 years is, however, deemed to be a cheap insurance policy, given the litigious nature of US consumers coupled with the growing hatred of smoking in America.

The settlement would bar future class action cases against the tobacco industry, immunise it from punitive damages in lawsuits alleging past misconduct, and cap legal payouts at \$5 billion a year.

The deal has yet to be approved by the US Congress — and that looks increasingly unlikely now. Congressmen made use of special subpoena powers to obtain and then publish 834 sensitive company documents. The

documents reach back to the 1950s and cover subjects the companies strive for decades to keep out of the limelight. Internal memos and lawyers' letters reveal the handling of research dealing with cancer and underage smoking.

While the documents failed to turn up a "smoking gun", they are likely to incite new public outrage. Congress, which is facing elections next year, may delay the deal indefinitely. Henry Waxman, a Democratic representative from California, said: "This makes it more difficult for Congress to vote for immunity. It shows industry attorneys implementing a strategy of false science in order to mislead the American people."

The documents show that as recently as 1990 the industry was seeking \$100,000 to study the "characteristics of children" and how they decide to smoke. Scientific information was commissioned on the understanding that it would be favourable to the industry. Sam Witt, an industry lawyer, is quoted as saying: "Maybe the approach ought to be advocacy first and science second."

The publishing of the 834 documents may only be the start for anti-tobacco campaigners. They are working to obtain millions of archive papers. But the tobacco lobby is fighting back, planning a multimillion-dollar advertising campaign in the US early next year.

## Tour firms welcome report by MMC

BY PAUL DURMAN

THE leading travel companies warmly welcomed the Monopolies and Mergers Commission report that broadly clears the industry of abusing market power to the disadvantage of consumers.

In a falling stock market, shares in Airtours, which owns the Going Places travel agents, rose 17½p to £12.20. First Choice, the only major tour operator without a travel agency arm, rose 2p to 99p.

At one stage it was suggested that the MMC inquiry could lead to a break-up of vertically integrated groups such as Airtours. Thomson (which owns Lunn Poly) and Thomas Cook (owner of Sunworld).

But although the MMC re-

port published yesterday identifies a number of abuses, it concludes: "We have not found there are sufficient grounds for condemning vertical integration as a whole."

The MMC said it was, therefore, unjustified and inappropriate to consider drastic structural remedies.

Paul Brett, chairman of Thomson Travel Group, said: "The MMC felt that vertical integration was more likely than not to result in keener prices and wider choice."

Thomson yesterday paid 3.3 billion Swedish kroner (£260 million) to follow Airtours into the Scandinavian market by buying Frilidsreiser. This Swedish company sold 1.3 million holidays this year.

Airtours and the other companies were generally dismissive of the Department of Trade and Industry's claim that holiday prices will fall because of the three changes it is demanding. It intends to prohibit linking the sale of travel insurance to holiday discounts, and to outlaw the "most favoured customer" agreements that tour operators impose on travel agents. It also wants travel agents to clearly identify their ownership relationship with tour companies within the same group.

Airtours said it did not expect the changes will materially affect its UK business. Tim Byrne, director of Airtours, said: "It has got to be one of the most competitive industries in the world. There can't be many industries where you can buy a better product 20 years later for a better price in real terms."

Commentary, page 25

## New rules on credit transfers proposed

BY SUSAN EMMETT

BANKS transferring money across the European Union will be required to stick to a time frame or pay interest if proposals published in a Treasury consultation document yesterday are introduced.

The document sets out proposals for implementing an EC directive aiming to raise the standards of credit transfers of up to £30,000 between member states. The directive came into force in February and must be implemented no later than August 1999.

Cross-border transfers are becoming increasingly popular and Treasury proposals specify that unless transfers are credited within six working days or an agreed time scale, the bank responsible for sending the money will be charged interest. The bank will also be required to reimburse the customer making the transfer if the money fails to reach its destination.

Under the new proposals, all charges for the transfer will be paid by the person sending the money. The bank receiving the cash cannot deduct charges unless requested to do so. If double-charging does occur, the banks are required to reimburse the excess fees.

Helen Liddell, Economic Secretary to the Treasury, said: "Banks in all countries need to work to the same standards to satisfy their customers. Implementation of this directive will help us to achieve this."



Roy Amos, left, and Roger Akers have seen profits squeezed by the strong pound

## Manders agrees £100m bid

BY MARTIN BARROW

MANDERS, the UK printing inks and coatings company, has succumbed to a £100 million takeover bid by Flint Ink Corporation, of America.

Yesterday Flint announced an agreed 25p a share cash offer for Manders. This has already attracted acceptance from institutional investors who speak for about 34 per cent of the ordinary shares. Flint is also offering 100p cash for each preference share. The

ordinary offer represents a 65 per cent premium to Thursday's middle market price of 151½p. Manders directors have also accepted the offer in respect of their combined holding of 219,310 shares.

Roy Amos, Manders chairman, said: "We have known Flint for many years and we are enthusiastic about the combination, which will create a group with an enhanced ability to compete effectively

on an international basis." Manders, from which Roger Akers retired as chief executive at the end of the month, has seen its share price fall steadily since 1994, when it reached a peak of 403p.

Profits have fallen sharply, affected by competition from bigger US and European rivals. Manders this year issued a warning that profits would be hit by a margin squeeze caused by the strong pound.

## Digital licences granted to BDB

BY RAYMOND SNOODY  
MEDIA EDITOR

THE Independent Television Commission has cleared the way for the launch of digital terrestrial television in the UK by granting the main commercial digital licences to British Digital Broadcasting (BDB).

The decision to hand over the licences to BDB, a joint venture between the two largest ITV companies, Carlton and Granada, was taken even though final clearances have not yet been received from the Brussels Commission.

BDB plans to launch around 15 channels in the final quarter of next year — channels that can be received via ordinary television aerials, rather than satellite dishes or cable connections.

The ITC decided to grant the necessary licences after it received a letter from the European Commission suggesting that the conditions the ITC planned to impose on the ventures were acceptable and compatible with EC law.

The two main conditions are that BDB's programme supply agreement with BSkyB should last for five years rather than the seven originally envisaged. Sport and movie channels from BSkyB, in which News International, owner of The Times, has a 40 per cent stake, are seen as important to the viability of digital terrestrial television in the UK. The second condition would prevent directors from BSkyB sitting on the board of BDB and vice versa. BDB has no problem with either condition and believes that its business plans have emerged intact from the regulatory process.

Yesterday the European Commission said the EU had not yet cleared BDB. Officials said that Karel van Miert, the competition commissioner, has asked for the analysis of the case to continue. Both the ITC and BDB believe that the main outstanding issues have been resolved and that only a formal, final process is now needed.

## Losses deepen at discount retailer

WEW, the discount retailer, suffered a loss before tax of £8.5 million in the year to August 2, a deterioration on the £3 million loss in the previous year. Sales fell to £90.4 million, down from £116 million. Once again there is no dividend for the year, John Visser, the WEW chairman, said that the group had "a turbulent period over the last 12 months", but added that the new management team was taking steps to turn round the group's trading position and the board was "facing the future with confidence". WEW is now fully owned by Brown & Jackson whose shares fell 2p to 33p yesterday.

Mr Visser said the disappointing results reflected a particularly difficult spring/summer season in which the group embarked on an aggressive discount policy that had a downward effect on margins, and did not generate the additional sales volumes expected. The directors had since carried out a fundamental review of the pricing structure, which led to "a significant reduction in the prices of key lines for the forthcoming year". A fundamental review of the group's store portfolio led to a number of stores being identified as not compatible with business requirements and a provision of £3.7 million has been made in this year's accounts to cover the expected closure costs of these stores.

## Airlines join forces

ALITALIA is to join the partnership between KLM Royal Dutch Airlines and Northwest Airlines Corp. of the United States as part of the broader strategic alliance between the Italian and Dutch carriers. Alitalia and KLM said in a joint statement that their own partnership would become operational in November next year, when the enlarged airport at Malpensa in Italy is due to be opened. KLM Royal Dutch Airlines has stated that the forging of an alliance with an Asian airline will be one of its main priorities next year.

## Casinos acquisition

HARRAH'S Entertainment is to acquire Showboat in a deal valued at \$1.2 billion (£710 million) in cash and long-term debt. Harrah's has agreed to pay \$519 million, or \$30.75 a share, in cash, and assume \$635 million of the company's debt. The deal creates the world's largest gaming company, with casino revenues estimated at about \$2 billion and total revenues of about \$2.5 billion, according to Harrah's. Showboat owns and operates casinos in Atlantic City and Las Vegas. Harrah's operates casinos in Las Vegas, Reno, Lake Tahoe, Laughlin and Atlantic City.

## Great Portland buys

GREAT PORTLAND ESTATES, the property company, yesterday announced acquisitions worth a total of £75 million. The company is acquiring the private company that owns the Queens Arcade Shopping Centre in Cardiff for a nominal sum plus £54 million of debts. In addition Great Portland is to pay £20.4 million for a 312,500 sq ft warehouse development, nearing completion, at Severnside Distribution Park, Bristol. The finished building is to be let for 25 years to Matthew Clark at a rent of £1.55 million a year.

## Dawnay, Day court win

DAWNAY, DAY & CO, the financial services group, has succeeded in a hearing at the High Court in its bid to prevent Cantor Fitzgerald, a competitor, from using the Dawnay, Day name for its European bond broking business. Dawnay, Day Securities was formed as a joint venture between the firm and three broker managers in 1992. The managers defected to Cantor earlier this year. Guy Naggar, the chairman of Dawnay, Day, said that if the ruling had allowed Cantor to use the name it would have caused "chaos" in the industry.

## Eurotherm in £3.4m deal

EUROTHERM, the electronic equipment group based in Sussex, has acquired ASB, the German company, for DM10 million (£3.4 million). ASB designs and manufactures servo drives in the specialist market for high-performance, dynamic control of fast-response servo motors. Its operations and product range will be integrated within Eurotherm's drives division. Eurotherm said that ASB's sales in the 1997 year were about DM10 million. Shares in Eurotherm rose from 365p to 366½p yesterday.

## Cleveland placing

CLEVELAND TRUST, the industrial property group that specialises in regional ports, has received applications for 47 per cent of the shares available in its £9.1 million placing and open offer. The new Cleveland ordinary shares not subscribed for by qualifying shareholders under the open offer have been placed with institutional investors by UBS and Sutherlands. Shares in Cleveland Trust remained unchanged at 106p yesterday. Cleveland offered almost 8.9 million shares at 102p a share.

## Boxmore to expand

BOXMORE INTERNATIONAL, the specialist packaging group, plans to invest £16 million in the expansion of its Belfast healthcare packaging operation, creating 60 jobs and securing the employment of the company's current 180 staff. The investment will be backed by an Industrial Development Board support package of £2.9 million in the development of a packaging manufacturing facility for the supply of printed packaging to the pharmaceutical and healthcare sector. The development will involve building a new factory.

## Lloyd's names

A report (December 13) incorrectly stated that High Court proceedings in which 627 Lloyd's names were involved were bankruptcy proceedings. They were not, but involved the court considering claims against the names.

## Rivals unite for study into BBC

BY RAYMOND SNOODY, MEDIA EDITOR

A NUMBER of media groups concerned about the increasing commercial activities of the BBC have decided to commission an independent study on the issue. The aim is to make representations to the Government on what the companies believe are market distortions being caused by the BBC.

The decision to launch a campaign has been made by representatives of the ITV Association, the Commercial Radio Companies Association, Emap Consumer Magazines, National Magazines and BSkyB, the satellite broadcaster in which News International, owner of The Times, has a 40 per cent stake.

The groups decided that they shared a common view of the commercial activities of

the BBC and plan to make representations to the Culture, Media and Sport Select Committee, which plans to start looking into the entire future of the audio visual industries in the UK after Christmas.

The problem is a complex one because successive governments have asked the BBC to expand its commercial interests as much as possible as a way of best exploiting assets created by licence-fee payments over the years. Politicians also want the BBC to supplement the licence fee and prevent it rising as much as it otherwise would.

The Corporation insists that accounting on its commercial activities is transparent and does not involve direct cross-subsidy from the licence fee.

## Revenue in row over repayments

THE Inland Revenue yesterday conceded that it will have to repay tax plus interest to holders of certain offshore insurance bonds after its defeat in the House of Lords in July (Gavin Lumsden writes).

However, it was immediately embroiled in a row as the tax expert who successfully challenged its attempts to tax non-UK residents investing in personal portfolio bonds disputed the numbers involved.

A Revenue spokesman said compensation payments would focus on just "hundreds" of investors. However, Professor Peter Willoughby, the tax consultant who won his case against the Revenue, claimed 3,500 people were involved.

## Broken Hill set for more disposals

BY GEORGE SIVELL

THE stream of disposals at Broken Hill, the Australian steel, mining and oil giant, looks set to continue after the company said sales of about one tenth of its business, assets of \$4.4 billion (£1.6 billion), were not out of the question.

The disposal news came as BHP reported a better than expected net profit of \$5793 million for the six months to November 30, including \$599 million in one-off gains. The figure was almost the same as a year ago, but was well ahead of recent forecasts.

BHP's core minerals and petroleum assets again stood out, especially Australian and Irish sea oil and gas fields, and Australian coal and iron ore. John Prescott, managing director, said BHP would

build its future around these assets and was ready to sell non-core and poorly performing businesses.

BHP has total assets of about \$37 billion. Mr Prescott said: "Anything that does not give us the performance that shareholders expect will be reviewed and will be put up for sale." On brokers' predictions that BHP would sell a further \$4 billion of assets, he said: "The magnitude is not out of court." About \$3 billion of assets have gone from the balance sheet in the past 18 months.

BHP shares ended the day down 14 cents at \$43.66. They have fallen in six months from \$52.00 because of weak profits, high costs, and low commodity prices.

Results add to share price gloom for investors after profit warning from Reebok

## Nike decline sees training shoes down at heel

FROM OLIVER AUGUST IN NEW YORK

NEW YORK'S Times Square is usually filled with Broadway theatre goers but in December the throngs of tourists are crowding around a small shop between two glitzy cinemas.

The Foot Locker, arguably the sports retailer with the world's best sales spot, is more crowded than Wimbledon on a sunny day in July. Shoppers are being turned away at the door.

Sports brands including Nike and Adidas are having one of the best Christmas shopping seasons on record but analysts do not expect the companies to have a soft landing after Boxing Day. The industry is beset by sales worries that yesterday led to

sharp share price declines in Europe and America. The manufacturers' worries are also likely to affect the performance of retail chains.

The sell-off of sports brands started with a Wall Street announcement early yesterday morning that Nike profits had fallen 20 per cent. Before the New York Stock Exchange had digested the news, Adidas shares in Germany fell 5 per cent. Bernd Janssen, of UBS in Frankfurt, said: "The Nike results are the reason."

Nike shares followed in hot pursuit, opening 10 per cent lower a few hours later. The share price dropped below \$40, lower than at any point this year.

Not even Nike's announcement that it will buy back \$1 billion, or 7.7 per cent, of its shares could buoy the market.

Net income at the world's biggest trainer maker fell from \$176 million to \$141 million in the fourth quarter. Instead of a 20 per cent drop, analysts had expected a 10 per cent increase. Profit forecasts had been lowered from 15 per cent after a profit warning in September.

The profit fall was reflected in declining orders that will continue during early 1998, the company said. Philip Knight, the chairman, said: "For the balance of fiscal 1998, we see higher close-out sales on a worldwide basis

continuing to negatively impact gross margins." Reebok, Nike's main US competitor, gave a profit warning last week that sent shares down 13 per cent. But Adidas may yet escape the worst of the industry slump despite yesterday's share price plunge. Mr Janssen said: "Adidas is still expecting strong growth in US orders. The drop is overdue because this is an industry problem."

Nike shares have declined 30 per cent this year on worries about the US market. The manufacturers now acknowledge that fewer teenagers regard trainers as fashion items and are increasingly turning to hiking boots made by companies such as Timberland.

## THE SUNDAY TIMES

"There was an air of personal poignancy: Sir David Alliance built Coats almost single-handedly through a remarkable series of agreed takeovers. Now he was dismantling his own handiwork. If anything signified the end of an industrial era, the age of the conglomerate, this was it..."

Business — The Sunday Times, tomorrow



Adidas back Prince Naseem

## FOREIGN EXCHANGE

	Bank	Buy	Sell
Australia \$	2.86	2.87	
Austria Sch	21.72	20.14	
Belgium Fr	64.20	59.24	
Canada C\$	2.512	2.524	
Cyprus Cyp£	0.610	0.638	
Denmark Kr	11.85	10.95	
Finland Mk	9.49	8.74	
France Fr	10.3	9.58	
Germany DM	3.32	2.87	
Greece Dr	491	491	
Hong Kong S	15.75	12.55	
Iceland Is	131	111	
Ireland Ir£	1.19	1.10	
Italy Lit	6.57	6.52	
Japan Yen	230.08	212.50	
Malta M	0.653	0.654	
Netherlands Gld	3.282	3.227	
New Zealand N\$	12.72	11.78	
Norway Kr	13.75	12.55	
Portugal Esc	314.53	282.50	
S. Africa Rd	8.80	7.84	
Spain Ptas	201.25	242.50	
Sweden Kr	13.75	12.55	
Switzerland Fr	2.54	2.33	
Turkey Lira	342.88	222.78	
USA \$	1.774	1.631	

Notes for small denomination bank notes only as supplied by Barclays Bank PLC. Different rates apply to travellers' cheques. Rates as at close of trading yesterday.

مكتبة الأمل



# Making of a power monster



COMMENTARY  
by our City Editor

The Monopolies and Mergers Commission's verdict on the latest foreign takeover in UK electricity was as inevitable as it is regrettable. Britain may be helping to create a monster by allowing Pacificorp's bid for The Energy Group.

The former Hanson division already married one of the industry's oddest couples: homely Eastern Electricity and America's Peabody Coal. The ambitious combined group is claimed to be the world's biggest private coalminer and coal generator. That worries environmentalists — and others.

The merger could favour a better deal for coal in the UK. After acquiring power stations from National Power and Powergen, Eastern labours at the face where coal meets gas. It could be open for remunerative deals.

Maybe not. Eastern is a key player in the electricity pool. Its bids determine prices about a third of the time. And, to the chagrin of big energy users, average pool and contract prices have been going up most of the time since the divestment to Eastern. Yet cost trends should have pushed prices down.

A foreign-owned company, which needs to maximise short-term cash-flow to service its parent's slush of debt, is surely more likely to opt for a penny-pinching cost strategy and a price strategy that maximises short-term returns in the pool. Nor is a group used to operating

under legalistic American utility rules, likely to be a soft touch if the regulator tries to reform the pool without legislation.

Still less may Pacificorp play ball in backstairs political deals. That is fine under an energy policy based on promoting competition in production and supply, with regulation of the monopolies in between. Should the Government wish to change this, for instance to save a bit more of UK coal after next June, it would need to resort to French-style dealmaking.

Imagine what would happen if ministers wanted to nudge the industry in the direction of energy-saving. If one big player was not prepared to play, the others could not afford to.

What this amounts to, however, is that we do not want foreigners becoming any more powerful in such a basic regulated industry. The French are proud of such sentiments. In Britain they are not politically correct. No competition issue arose, so Margaret Beckett had to make her mark by referring the agreed deal on regulatory fears. But rules to ring-fence utility operations were tightened after Hanson bought Eastern, so the MMC could hardly demur.

Remember that the MMC was happy for PowerGen and National Power to take over regional electricity companies, but imposed enough conditions to allow a Tory minister to veto the deals. PowerGen will now be pushing to be allowed Eastern-style vertical integration. If TEG's management were independent minded, it would now play Pacificorp off against PowerGen and others to garner a better bid. The City is not betting on it.

**Change as good as rest for travel firms**

David Crossland, the founder and power behind Airtours, put it pretty succinctly yesterday. How many industries are actually offering better products more cheaply than they were 20 years ago? Telecommunications and computers spring to mind. But they have been spurred by

technological advances. The aircraft that fly from East Midlands Airport to Alicante are not significantly different from the ones that flew in 1977. The hotels are not all that much better and the beaches no less sandy. Yet two weeks in June, which cost £400 a head then, cost £350 now. This seems all the more perverse given that industry is dominated by three main operators who would be expected to collude on prices, but clearly do not.

The fact that the MMC decided that there should be no major shake-up in the travel industry should not come as a surprise. After all — as they say in the States — if it ain't broke, don't fix it, though the MMC had a good go at trying to fix the electrical retailing business where only Dixons appears to make money. Indeed, for the conclusions that were actually reached, it seems like a waste of the competition experts' time.

Still, you could not have all

those fine brains working for many months without one or two recommendations. One is sensible, the other a bit of a joke. Both refer to transparency, something that has often been lacking in an industry where even the small print on the brochure often does not make it clear who is taking you away on holiday.

The sensible recommendation is about insurance. Tour operators should make clearer the link between the cheap deals on offer and the insurance they sell, as most people have no idea of the cost of two weeks' travel insurance for South America. This should also be extended to mortgages, where so many cheap offers come with a requirement to take household insurance at inflated prices.

The other is on signage. The MMC says that it should be made clear that, for example, the Going Places travel agents are owned by Airtours or Lunn Poly by Thomson Travel. Once you

enter the shops it is clear they are offering a single operator's products, not a full range.

However if the MMC does have its way there will be the amusing sight of Thomas Cook shops having to say they are part of the WestDeutches Landesbank group. Will that help to make the consumers any better informed?

## The price of tradition

If you look at it one way, Hambros Bank is worth more than BZW and NatWest Markets combined. Of course these are not comparable businesses. Hambros has a substantial private banking operation which — despite the bad publicity suffered by Hambros corporate finance because of its involvement in Andrew Regan's abortive bid for Co-operative Wholesale — remains a strong franchise, particularly in the Channel Islands. It also can continue operating on a sensible scale without heavy investment.

But who would believe that Hambros could have sold its "value impaired" merchant bank for a premium to its net asset

value, particularly in the current market. The price Hambros obtained is on a par with the amount Swiss Bank Corporation spent on SG Warburg and makes the price Kleinwort Benson shareholders persuaded Dresdner Bank to cough up — which was nearly twice net assets — look particularly good.

The break up of the rest, predicted here yesterday, will return as much as £700 million to shareholders. This is made up of the £300 million SocGen is paying, the Hambros Countrywide and Insurance Services stakes, worth £230 million, the £130 million investment portfolio, the 44 per cent Guinness Flight Hambros, which could easily command £80 million in a sale, and £44 million of liabilities. Even allowing for how much the tax man grabs, the £460 million valuation the market gives to Hambros looks churlish.

## Chunnel vision

AT the last time of looking, hell had not frozen over. Yet the dispute between TML, the builders of the Channel Tunnel, and Eurotunnel has been settled. A deal has also been struck to extend Eurotunnel's operating licence by 34 years. The group is sound financially, the merger of P&O and Stena has avoided a price war next summer and the last link to Folkestone may actually be built on time. Something has to go wrong soon.

# Chemical groups revamp sector in £175m deals

By CARL MORTIMER

THE restructuring of Europe's chemicals industry gathered pace yesterday with a flurry of deals totalling £175 million as players sought to consolidate their position in their chosen markets.

BTP, the chemicals group, has sold Mydrin, its adhesive and inks coatings division, to Bostik, a UK subsidiary of Total, the French oil and chemicals group, for £86 million. Simultaneously, Total is selling on Mydrin's German operations to National Starch and Chemical, an ICI subsidiary, for £22 million. In turn, ICI is selling a chemical intermediates business to Air Products for £67 million.

Mydrin makes solvent-based glues used in packaging, construction, footwear and electronics. It is also a leading producer of fire-retardant coatings for textiles.

The deal completes a year of rapid change for BTP. The chemicals group has spent almost £80 million buying new businesses including leather and specialty chemicals operations from Yorkshire Group and PCR, an American fine chemicals business. Steve Hannam, BTP's chief executive, said: "This is a very significant step in our strategy of refocusing BTP on higher added value specialty and fine chemicals."

Mydrin, which has operations in the UK, Germany, France, Italy and the US, made profits of £6.4 million in the year to March from operating assets worth £43.5 million.

The disposal will give a £42 million boost to net assets but no exceptional profit or loss.



Big change: Charles Miller Smith, ICI's chief executive

The proceeds will enable BTP to reduce net debt to £10 million, leaving the group with gearing of just 6 per cent. Mr Hannam said: "The additional cash resources and borrowing capacity available to us as a result of this sale will enable us to invest in fine chemicals growth and seek further acquisitions."

ICI said that its subsidiary National Starch would gain sales of £27 million with the purchase of Mydrin's German adhesives business, strengthening its position in the wood-working and paper-converting sectors in Germany.

ICI, where Charles Miller Smith is chief executive, has sold its "methacrylates and derivatives business" to Air Products for £67 million. The business has an estimated annual turnover of £53 million. Air Products will take on 125 employees from ICI's Teesside operations plus a plant site and product lines.

Meanwhile, shareholders in the Overseas Investment Trust, a £190 million fund managed by Deutsche Morgan Grenfell, voted against continuing the company. The trust has performed poorly recently and like KOIT has seen its shares fall to wide discount to its net asset value. Morgan Grenfell's humiliation was deepened when shareholder rebels, led by the Liverpool Limited Partnership and the Westgate International Limited Partnership, two US arbitrageurs, rejected the re-election of one of their directors, James Fox, to the trust's board. The trust is now likely to be turned into a unit trust, enabling investors to take cash or continue their investment.

Times, page 27

# Laura Ashley agrees loan

By PAUL DURMAN

LAURA ASHLEY, the troubled fashion retailer that had been in breach of its loan agreements, has placed its finances on a firmer footing by agreeing a new £70 million borrowing facility with its banks (see Commentary, this page).

The company has also appointed Richard Pennycook, 33, finance director of JD Wetherspoon, to replace James Walsh as its finance director.

Laura Ashley fell foul of its banking covenants when it became clear that it would this year make a loss estimated at

£15 million. Technically, this would have allowed its six banks to call in their loans.

In return for fees from Laura Ashley, the banks have agreed to provide a £70 million committed facility until April 1999. The syndicate consists of the Bank of Nova Scotia, Tokyo-Mitsubishi, Dai-ichi Kangyo, Midland Bank, Sakura Bank and Standard Chartered. The company recently told analysts that it had debts of about £40 million, but this is likely to have fallen in the run-up to Christmas.

Mr Pennycook joined Wetherspoon as finance director two years ago, having previously worked for Alders. His retailing experience is intended to complement the turnaround skills of David Hoare, who last month replaced Ann Iverson as Laura Ashley's chief executive.

Mr Hoare has been using Olivier Roux, best-known as finance director of Guinness in the Ernest Saunders era, and Richard Grogan to advise on dealing with Laura Ashley's problems in the US.

# Fresh air for Dale at Creightons

By GEORGE STIVELL

BARRY DALE, the deposed chief executive of Littlewoods, has emerged at the helm of Creightons, the troubled toiletries and fragrances group.

Shares of Creightons, which have fallen sharply over the past two years, bounced from 20p to 35p yesterday after it was announced that Mr Dale had been appointed executive chairman.

He succeeds John Carr, the executive responsible for the rescue and restructuring of Creightons, who has resigned. The company said he has been paid £240,000 in connection with the early termination of his consultancy contract.

Mr Carr and his family have sold their entire shareholdings, amounting to 608,696 shares, to Mr Dale for almost £250,000, or 41.07p a share.

Creightons said that Mr Dale will concentrate on finding a substantial acquisition for the group. Mr Dale is currently a non-executive director of Greenalls and Triplex Lloyd, which this week accepted a bid from Doncasters, the engineering group.

The day-to-day operational management of Creightons will remain in the hands of Michael Gubbins, the managing director, and his team of eight senior man-

agers, each of whom have been offered 20,000 share options in the company under the approved share option scheme.

At the time of the fundraising in December 1996 Creightons said that in the medium term, it believed that the prospects for the group would be driven by the identification and completion of acquisition opportunities and this remains the case.

Creightons said: "Mr Dale will concentrate on finding a substantial acquisition for the company, which will propel Creightons to the next stage of its development."

# Investment trust sector suffers loss of £2.7bn of funds

By GAVIN LUMSDEN

THE amount of money that has left the investment trust sector in the past year leapt to £2.7 billion yesterday as US arbitrageurs succeeded in dealing deathblows to two international funds.

The £326 million Kleinwort Overseas Investment Trust (KOIT) announced it would turn itself into a unit trust after shareholders, led by Sierra Trading and supported by Standard Life, rejected reconstruction proposals from the trust's board that would have enabled them to cash in 60 per cent of their stake.

This is the second trust Kleinwort Benson has lost recently. Last year the £500 million Kleinwort Benson European Privatisation Trust was unlisted after a furious bidding war between fund managers.

Meanwhile, shareholders in the Overseas Investment Trust, a £190 million fund managed by Deutsche Morgan Grenfell, voted against continuing the company. The trust has performed poorly recently and like KOIT has seen its shares fall to wide discount to its net asset value. Morgan Grenfell's humiliation was deepened when shareholder rebels, led by the Liverpool Limited Partnership and the Westgate International Limited Partnership, two US arbitrageurs, rejected the re-election of one of their directors, James Fox, to the trust's board. The trust is now likely to be turned into a unit trust, enabling investors to take cash or continue their investment.

Arbitrageurs make money by buying large stakes in undervalued trusts and then forcing the boards to take action to improve returns for shareholders, usually in the form of early termination. US companies, with no ties to the UK investment world, are frequent players in the action. Unlike UK institutional investors they are prepared to make enemies of the big City firms that managed investment trusts. They are now likely to turn their attention to other international investment trusts, such as Dunedin Worldwide and Anglo Overseas, which is also managed by DMG.

Although the shares of most investment trusts suffer wide discounts, international trusts are particularly vulnerable because they are no longer in demand by institutional investors.

# Lonrho bid fears surface after resignation at JCI

By JASON NISSE

LONRHO'S attempts to agree a £450 million deal to take over JCI, the South African mining group, were thrown into doubt yesterday after Msi Khumalo resigned as JCI's executive chairman.

Mr Khumalo, a former freedom fighter and prisoner on Robben Island, has been a strong proponent of the deal to merge with Lonrho and had been promised a seat on the conglomerate's board if Lonrho's bid was successful.

After a stormy board meeting in Johannesburg yesterday morning, Mr Khumalo said he was stepping down as executive chairman of JCI, though he will continue in a non-executive role. His resignation was prompted by a row over JCI's potential 250 million rand (£31 million) investment in 20 per cent of Southern Mining, a heavy



Craven: restructuring JCI

metal exploration company. Other directors had accused Mr Khumalo of forcing through the acquisition without a full board meeting. The deal, which would have given Mr Khumalo a personal profit of 35 million rand, has now been reversed.

The row also brought to the surface tensions between Mr

Khumalo and Brett Kebble, the JCI director in charge of its gold mining operations. JCI has agreed to sell Mr Kebble some of its gold assets and swap the rest with Anglo American, the South African conglomerate which owns 26 per cent of Lonrho's shares.

The European Community recently approved the transfer of the Lonrho stake from Anglo to JCI. However, it needs to be approved by shareholders and there is speculation that other JCI shareholders — led by Investec, the investment bank — might block the Anglo deal.

If the JCI deal falls through, it will put a spanner in the works of the restructuring of Lonrho being masterminded by Sir John Craven, its chairman. This received a boost this week when Lonrho sold its Dutton-Forsyth motor dealerships chain to a management team for £113 million.

# Spanish to buy UDO for £46m

GRUPO PICKING PACK, the Spanish stationery, has agreed to pay £46 million in a 200p-a-share cash bid for UDO, the office supplies and reprographics group. Shares in UDO rose 2 1/2p to 185p in response.

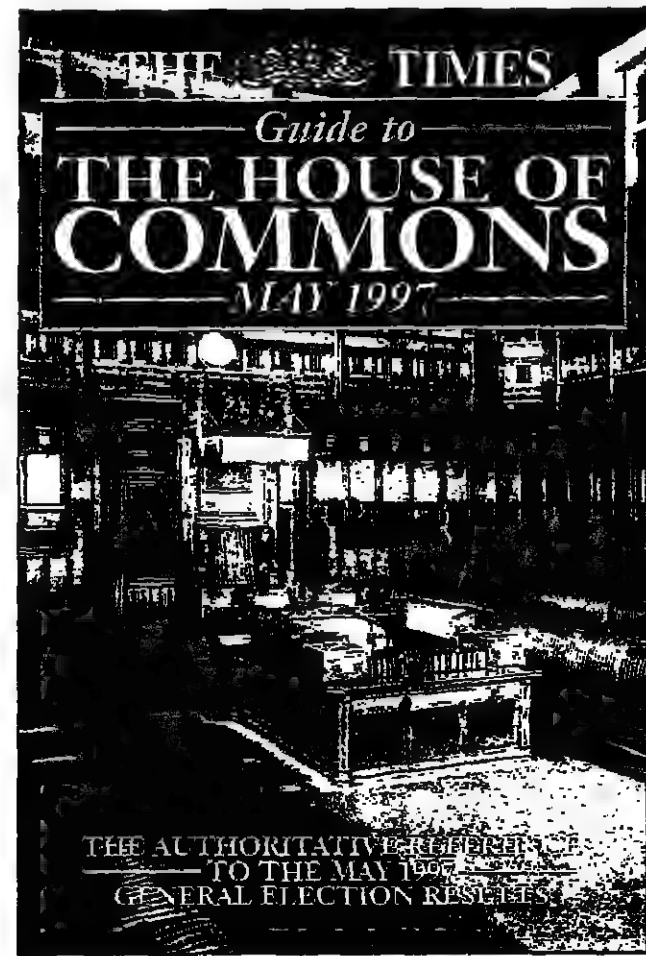
GPP has a chain of franchised and other stores selling stationery and retail reprographic services. It also has a warehousing division and a logistics division. GPP has recently started the development of a network of megastores.

Carlo U. Bonomi, president of GPP, said: "The acquisition of UDO represents the first step towards GPP becoming a pan-European provider of reprographic services and office supplies."

UDO made £6.2 million before tax in the year to July 31 on sales of £58.3 million and had net assets at the end of July of £28.1 million.

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# All change at Lloyd's as the old guard bows out

Adam Jones  
assesses the  
challenges  
facing the  
market's  
new chairman

The peaceful handover of power that is to take place in the boardroom of Lloyd's of London at the end of this month should be the gesture that triumphantly draws a line under the society's former troubles.

The urbane and unflappable Sir David Rowland will pass the chairmanship to Max Taylor, an executive director of Willis Corroon, the insurance broker, knowing that under his stewardship, and with the aid of behind-the-scenes heavyweights such as Charles Roxburgh, of McKinsey, the management consultants, and Barry O'Brien, of Freshfields, the solicitors, the insurance market was steered through the painful reconstruction made necessary by more than £8 billion of losses.

Yet the success of the Lloyd's rescue, and the need to modernise the market to keep pace with international competition, has created new tensions, rifts that are likely to deepen in the coming year as Sir David begins his new job as President of Templeton College at Oxford University.

The society's newest members, the companies and investment vehicles brought in as a fresh source of capital in 1994, believe that the change of chairman should be mirrored by a change in the pecking order of investors.

These providers of "corporate capital" have started from nothing to become, in 1998, the largest providers of money to underwriting syndicates, displacing the wealthy individuals who have traditionally backed the market. Corporates are now providing 60 per cent of the backing, up from 44 per cent in 1997.

The composition of the ruling council body is yet to mirror this change and it is a



Lloyd's was steered through its reconstruction by Sir David Rowland, top. Broker Max Taylor will succeed him

source of discontent. The corporate investors also want the abolition of the annual joint venture, where investors commit themselves to underwriting one year at a time rather than continuously, a process the corporates regard as an expensive liability in spite of the opposing claim that it is a uniquely flexible system, allowing the market to easily expand or contract in good and bad times.

Sir David has been diplomatic on this dispute, although his decision to switch from traditional, unlimited-liability underwriting to limited

liability was a nod in the direction of change.

A popular attitude in the corridors of Lime Street is to let market forces do their job without any central interference. If the market shifts to "continuous capital", making it in effect a coalition of small insurance companies, then so be it.

The calls for restructuring from corporate capital may be muted by upheavals in their own backyard, however. The quoted funds that act as a channel for investors wanting Lloyd's exposure are coming under tremendous pressure,

mainly from pessimistic stock market valuations. They are being pushed to consolidate, buy the underwriting agencies they supply with capital and then do the bulk of their underwriting in-house. Essentially, they are trying to become insurance companies, giving investors a recognisable management story to focus on, rather than being the Lloyd's equivalent of a faceless fund manager.

Mr Taylor will be very keen not to get bogged down in internal politics. His team, which includes Ron Sandler, the chief executive, is raring to

get away from Lloyd's historic obsession with its capital base.

The mantra of "customer focus" is repeated frequently. One of the most significant advances on this front in 1997 was the award of a credit rating for the first time, a big selling point overseas.

Mr Taylor's appointment, which angered some members who wanted a better-known external candidate, has been justified in this context. Lloyd's, aware of competition from Bermuda and elsewhere, needs someone to go out and sell it to potential customers, who better to do that than a broker?

It is a valid argument, and Mr Taylor is widely held to be a charismatic man, although it is often forgotten that Sir David had a brooding background too, first with Matthews Wrightson, latterly as chairman of Sedgwick.

Amid all the excitement of change, it is vital to bear in mind that underwriting in 1998 is likely to remain difficult. Syndicate Underwriting Research Ltd (SURL) believes that a miserly 2.9 per cent profit is achievable for the market next year.

Mark Hewlett, managing director of SURL, said: "The recent benign loss experience has led to appalling competition, woefully reduced rates and increasingly liberal policy terms and conditions. Although we predict a profit for the market for 1998, the reality is that our syndicate forecasts show a lot of red ink."

# Man from the Pru must rethink his policy to turn tide

Sir Peter Davis has had probably the worst week of his high-profile business career. His company, the largest life insurer in the land, was on Tuesday the target of the most critical attack ever launched by a financial watchdog. Instead of looking forward to his 56th birthday next Tuesday, the Prudential Corporation's chief executive has been left pondering headlines such as "Prudential: a company out of control".

Sir Peter's early birthday present from Howard Davies at the newly formed Financial Services Authority (FSA) was a savage report, calling into question the whole management ethos of the Prudential. It spoke of "a deep-seated and longstanding failure in management" and a "cultural disposition against compliance, that filtered through Prudential Assurance's branch offices, their managers and advisers".

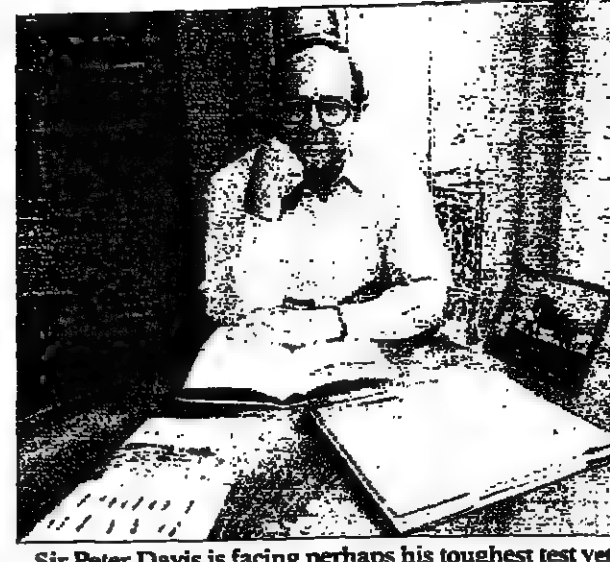
A few weeks earlier Helen Liddell, the Economic Secretary to the Treasury, singled out the Pru for its slowness in paying compensation to victims of pensions mis-selling.

Yet Sir Peter believes he may be able to see out the storm. A persuasive and arrogant man, who uses his height and weight to dominate those who meet him, he has been putting out the message that the problems were the fault of Jim Sutcliffe, who left as head of the Pru in the UK in September after 19 years with the company; or Mick Newmarch, Sir Peter's predecessor and another career man from the Pru who left under a cloud three years ago.

Sir Peter's version of events has him struggling to get to grips with a culture which had a contempt for compliance — right down to Newmarch's insistence that the Personal Investment Authority (PIA) was not up to regulating the Pru and it would only answer to the Securities and Investments Board (SIB), the predecessor of the FSA.

When Sir Peter took over from Newmarch in May 1995 he thought he could guide the Pru to stability. He saw his role akin to how he ran Reed International, the publisher, where he guided strategy and did deals without actually having to get his hands dirty running businesses. Sir Peter left the day-to-day running of the £120 billion organisation to those who knew about running financial services businesses.

He freely admits he has no experience in the pensions industry. His career started with ten years at J Sainsbury, where he was in charge of marketing. He then joined Reed International, guiding a massive shake-up which saw disposal of the printing arm and the *Daily Mirror* and the purchase of Octopus books and the Lexis-Nexis electronic publishing business. Ultimately he masterminded the merger of Reed with Elsevier of The Netherlands. Less than two years after the merger, Sir Peter fell out with the Dutch and resigned, picking up a £1.5 million payoff.



Sir Peter Davis is facing perhaps his toughest test yet

Before he was brought in at the Pru, Sir Peter was essentially unemployed, although he had been working on a number of small projects. His appointment had much to do with his friendship with Derek Higgs, a merchant banker who advised both Reed and the Pru. Shortly after joining, Sir Peter hired Higgs to head Prudential Portfolio Managers, the Pru operation that is Britain's largest and most influential fund manager.

Once at the Pru, Sir Peter began work on a new strategy based on widening its distribution channels and reducing its reliance on the 5,000-strong direct salesforce, which now provides 50 per cent of the

tial paid a good price for the mutual company, where value is notoriously difficult to measure. Sir Peter also became involved in talks about a merger with NatWest. The talks floundered, apparently on the division of roles in the new group, but then leaked out into the market, putting pressure on NatWest to return to the negotiating table.

However, while Sir Peter was involved with the cut and thrust of takeovers, the regulator was having a close look at the corporate culture that had allowed unscrupulous salesmen to sell unsuitable pensions to thousands, including many nurses and miners.

It found that the Pru was still drenched in a culture of non-compliance. It discovered that the company had mis-sold policies other than pensions, that it was more interested in saving money than following compliance procedures. In one particularly damning paragraph, the FSA said the Pru's conduct had fallen substantially below the standards that the public had a right to expect from a regulated firm.

Sir Peter is now facing a dangerous few months. He has taken comfort that the City has shrugged off the Pru's regulatory problems — marking the shares up 50 per cent in the year — and now needs to persuade the regulators and the Government that the Pru is en route to mending its ways. Much of the future growth in financial services companies will be determined by the Government's plans for the welfare state, especially pensions. The Government has made it clear that those companies that are seen to fall below certain regulatory standards will simply not be able to offer the products that will be inevitably introduced to replace the welfare state.

Sir Peter needs all his resources of charm, all his friends in the City and all his skills as a deal-maker to keep the Pru in a poll position in the British financial services market. Yet the truth is that Sir Peter will most need to show his resource of resilience, illustrated by his ability to return to centre stage after his departure from Reed. The man from the Pru must now prove he is made of Teflon.

CAROLINE MERRELL



Born: 1941.  
1976: J Sainsbury.  
1986 to 1994: Chief executive, then chairman of Reed International.  
1991: Non-executive director of Boots.  
1995: The Prudential.  
1997: Chairman Business in the Community and Welfare to Work scheme.

Pru's business. He was knighted under the last Government, yet was close enough to Labour to be appointed to head the Government's Welfare to Work scheme. Taking his customary high profile, he personally became the guardian angel of the country's savings in the Pru's TV advertising campaign.

Meanwhile, Sir Peter had revealed the sharpness of his deal-making skills by defeating Abbey National in the bid for Scottish Amicable. The deal gave Prudential increased distribution through independent financial advisers, where ScotAm has a strong brand. The City believed that Pruden-

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## Isa U-turn?

SO FAREWELL the Individual Savings Account. I have it on good authority that Gordon Brown and his much-maligned sidekick, Geoffrey Robinson, are ready for another possible U-turn on the new tax-free product. First it was the £50,000 limit on investments. Now it is the name.

As we have pointed out on these pages, Isa has a number of interesting meanings — mostly approximating to God. Now that this has been brought to Brown's attention, he has decided that the Isa name may have to go. There are, after all, enough people in the Treasury who think they are God.

**Winning ad**  
READERS will remember fondly the award-winning Silk Cur advertisement, featured on these pages on Monday, that accompanied a profile of BAT Industries. But as crowds of smokers have been rushing to tell me, BAT might sell Silk Cur worldwide, but in the UK, Ireland and the European Free Trade Area the cigarettes are sold by Gallahers. So the award-winning ad is a Gallahers ad.

**Right pitch**  
ONE hundred-and-fifty-eight years of tradition may have been ended with the sale of

Hambros Bank to Soci t  G n rale, but at least the croquet pitch is being preserved. It is a little known fact that Hambros staff can play croquet on the roof on its head office, overlooking the Tower of London.

When asked whether he would keep the croquet pitch, Patrick Pagni, the head of SocGen in London, reacted with Gallic shock. "Cricket pitch, we have a cricket pitch!" When it was pointed out that actually it was a croquet pitch, he brightened up. "Oh we have a croquet pitch outside our old offices."

## Francophile

HAMBROS chairman, Sir Chips Keswick, might be sad-



Keswick consultancy role



dered by selling the bank he has worked at for more than 32 years, but he is being kept on as a consultant by SocGen. This will bring back happy memories for the Francophile banker, who studied at Aix-en-Provence University and played rugby as a second row forward for Marseilles. A legacy of this is an injury that makes Sir Chips limp, even to this day.

For those who are wondering, Sir Chips's name is a shortening of Sir Chippendale. This name was given to him because he was conceived on a Chippendale bed.

SO IT is goodbye to the wonderfully named Contra-Cyclical Investment Trust. The name must have seemed a great idea in 1991 when Raab Brothers, the merchant banker, launched the fund into the teeth of a recession. "Invest with us because we will go up

while the market is down," the name seemed to say. However, the five-year bull market has rather gone against this concept — indeed the Contra-Cyclical name implied "we will lose money for you while everyone else is laughing all the way to the bank". So the fund has been renamed Firstinvest Income and Growth Investment Trust. But as any investment expert will explain — you either invest for growth or income. High-yielding companies are often the ones with the slowest growth. So the new name makes absolutely no sense at all.

## Bitter brew

IT IS a sad indictment of modern society that Anheuser-Busch, the giant American brewer, has persuaded a Danish court, of all things, that it has the rights to the brand name Budweiser — not Budejovicky Budvar, the Czech brewers. After all, the Czechs invented Budweiser, being the German name for the original Czech brewery. Anheuser-Busch views this victory as evening the scores after Budejovicky Budvar won a case against it in Switzerland.

Meanwhile, other Czech brewers have successfully gained injunctions against Holsten and — of all people — Marks & Spencer for using the Pils brand name. For the record, beer in the Czech Republic sells for as little as 15p a pint and is lovely.

JASON NISSÉ

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# UNDER THE SKIN OF SPORT

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# THE TIMES SATURDAY SPORT

DECEMBER 20 1997

## HOLLIOAKE COMPLETES PERFECT DESERT CAMPAIGN

## Fleming's all-round drill fuels England

FROM MICHAEL HENDERSON IN SHARJAH

SHARJAH (West Indies won toss; England beat West Indies by three wickets)

WITH a display remarkable for its tenacity and great cricket sense, England won the Champions Trophy last night under the floodlights in this oil-rich state. Graham Thorpe and Matthew Fleming, aided by some abominable bowling and fielding by the West Indians, met the demand of 73 from the last ten overs with such assurance that the last 11 balls were not needed.

What a card Fleming is! The man who came into this tournament as a replacement for Darren Gough ended it in glory by making 34 important runs from 27 balls, as if his three wickets and run-out earlier in the day were not substantial enough. The pity was that he ran himself out with a single required but Dougie Brown, another new-

looked a rabble, conceding 31 runs in extras and ending the game in disaster.

Since then, towards the end, bowled a nine-ball over, which included two no-balls and a wide. Lewis, the wrist spinner, bowled four no-balls, an unforgivable indulgence. The fielding as England charged towards victory was appalling. Nothing can disguise the brittleness of this team, which faces wholesale change before it can face England in the Test series that begins next month.

For a while, though, it seemed that England had mislaid their surest touch. West Indies, benefiting from winning the toss, made a good score as Stuart Williams, the leading run-maker in the competition, and Chanderpaul made half-centuries. Then they proceeded to bowl tightly and, when the ball lost its hardness, Hooper again proved effective with his gentle off spin.

England began to lose their way in Hooper's first over when Knight, responding to Stewart's call for a quick single, failed to make his ground at the bowler's end. It was by no means clear that Hooper, fielding the throw from Stuart Williams, broke the wicket in time, but Knight was judged to be run out.

Women prepare..... 30

It was a significant loss because his second-wicket stand with Stewart had realised 75 comfortable runs. What England could not afford was another wicket and, in successive overs, they lost their two most forceful strokeplayers. Hick got off the mark with a six over mid-wicket off Lewis and then pulled a long hop in his next over to short mid-wicket. Stewart, having completed a bracing half-century, went back to Hooper and was bowled when the ball crept.

When England needed to score at a run a ball, Hollioake took 40 to make 16. Ealham, on the other hand,

bowled as he swished at Walsh, could not lend Thorpe his support. But Fleming most definitely could and did. Taking with relish to Lewis, who troubled everybody by bowling into the rough from round the wicket, he compelled him to go over the wicket instead by sweeping one slightly fortunate boundary and driving another one, through extra cover.

To contain West Indies as they did, after Williams and Chanderpaul had taken 62 from the first ten overs and were not parted until the innings was three runs short of 100, was another manifestation of the spirit that has marked England's cricket.

The most important wicket, Lara's, was a real curio. The fall of Williams, caught well by Ally Brown at long-on,



Lara, left, looks on bemused as Stewart appeals successfully for an audacious stumping during England's victory in the final yesterday

brought Lara to the crease and he had taken singles from his first two balls when he lurched forward at Ealham and missed. Stewart took the ball cleanly and, out of curiosity, took half a bat's rest to see

whether the batsman's back foot would slip. It did, an inch or so, and, in an act of sheer insouciance, the England wicketkeeper whipped off one ball like a magician producing a rabbit

## MacLaurin puts case for new television deal

LORD MACLAURIN, the chairman of the England and Wales Cricket Board (ECB), has asked the Government to consider its case for reducing the number of Test matches listed for terrestrial television (Alan Lee writes).

The ECB submission is based on the inequity of listing an entire Test series, compared with the FA Cup

final or the Derby. Under the Broadcasting Act adopted last year, the ECB is unable to offer exclusive rights to any Test match to satellite television.

Unless some, or all, of the Tests are de-listed, the game will face a severe financial shortfall when television contracts are renegotiated next year.

MacLaurin, who gave away only 26 runs and conceded a single boundary, was again the most impressive bowler, at least until Fleming, on the premise that there is no show without Punch, popped up with three late wickets. He also ran out Chanderpaul from a semi-recumbent posture at backward point, a direct hit that Croft was soon to match from cover.

In batting, bowling and fielding England have proved good enough to win this competition. As they know, where the World Cup is concerned, this is only the start.

## SCOREBOARD FROM SHARJAH

West Indies won toss

WEST INDIES

S C Williams c A D Brown b Croft 89

S Chanderpaul run out (Fleming) 76

B C Lara st Stewart b Ealham 2

C L Hooper lbw b Fleming 34

P V Simmons not out 28

R C Holder lbw b Fleming 0

R N Lewis b Fleming 18

F A Rose run out (Croft) 0

10 Williams not out 9

Extras (no 3, w 1) 4

Total (7 wickets, 30 overs) 236

C A Walsh and M V Dillon did not bat

FALL OF WICKETS: 1-37 (Chanderpaul 40), 2-101 (Chanderpaul 47), 3-164 (Hooper 28), 4-174 (Simmons 4), 5-174 (Simmons 4), 6-200 (Simmons 14), 7-200 (Simmons 14)

BOWLING: D R Brown 5-0-38-0 (8 balls, one each); Hooper 7-0-28-0 (6 balls, 6-21-0, 1-0-8-0); Ealham 10-1-26-1 (11 balls, one each); Hollioake 10-0-50-0 (w 1, 1 w, 1 out, 1-0-0-0, 2-0-0-0, Croft 10-0-0-1 (11 balls, one each); Fleming 8-0-42-3 (13 balls, one each)

Score after 15 overs: 76-0

ENGLAND

A D Brown c Chanderpaul b Rose 1

Y A J Blower b Hooper 31

N V Knight run out (S C Williams/Hooper) 24

G A Hick c Hooper b Lewis 9

G P Thorpe not out 11

74 balls, 2 hours

\*A J Hollioake st D Williams b Hooper 16

M A Ealham b Walsh 4

M V Fleming run out (Simmons/Dillon) 38

25 balls, 2 hours

D R Brown not out 41

Extras (no 1, lb 16, w 5, nb 9) 31

Total (7 wickets, 48.1 overs) 299

R D B Croft and D W Headley did not bat

FALL OF WICKETS: 1-14 (Stewart 3), 2-49 (Stewart 41), 3-107 (Stewart 51), 4-107 (Thorpe 0), 5-152 (Thorpe 26), 6-165 (Thorpe 34), 7-200 (Thorpe 66)

BOWLING: Walsh 8.1-1-38-1 (nb 2, w 1-4 balls, 6-1-16-0, 3-0-13-1, Rose 10-0-26-1 (nb 1, w 1, 2 balls, 6-0-21-1, 4-0-15-0); Dillon 6-0-36-0 (11 balls, 4-0-16-0, 1-0-13-0, 1-0-7-0; Simmons 4-0-25-0 (nb 3, w 2, 2 balls, 2-0-12-0, 1-0-4-0, 1-0-9-0; Lewis 6-0-41-4 (nb 4, w 1, 1 w, 3 balls, 2-0-25-1, 2-0-22-0; Hooper 10-0-38-2 (nb 2, 1 ball, one each)

Score after 15 overs: 62-1

Match award: S P Thorpe

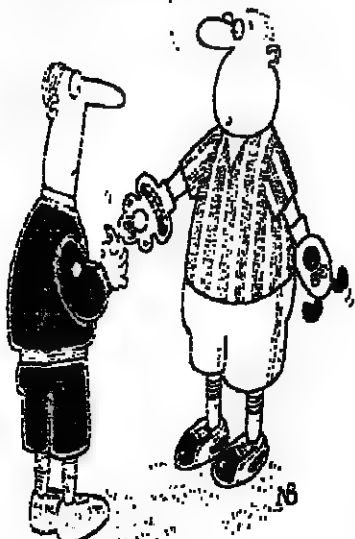
Tournament award: C L Hooper

Umpires: K T Francis (Sh Lanka) and C J Murray (South Africa) Third umpire: S C Cooney (Sh Lanka)

© Compiled by Bill Fiddall - Cricket

## Shoppers short-changed in surfers' paradise

WHY NOT? LOTS OF PLAYERS WEAR GLOVES IN WINTER



There was a time, of course, when the phrase point-and-click could refer only to primitive Xhosa people watching a bird fly overhead. Nowadays, however, it means something terribly sophisticated. It means frantic tap-tap virtual shopping in the Chelsea Megastore less than a week before Christmas, saying urgently: "Yes, yes, I'll take anything you've got," scrambling through your wallet for suitable credit cards and praying that the modem doesn't disconnect before the transaction is complete.

It doesn't help, having a capricious modem. Mine has a criminality short attention span, which means it's forever ripping me out of virtual worlds just as I'm making myself at home. To be fair, however, it seemed to enjoy the Chelsea Megastore. It not only helped me to locate it (the work of at least an hour when there are 1,989,882 sites on the Internet featuring the words "Chelsea", "Football" or "Club"), but also then stayed faithfully connected all through my browsing in the "stationary" (sic) department and also

"Home and bedroom". Point, click! Point, click! What fun we had. This beats tramping round the shops.

But this cosy illusion was a fool's paradise, as usual. Just as I was saying "I'll take the pens and the wall clock! The Times will pay!" I found myself jerked from the brink. A "command structure failure" intervened, rather like a fire alarm, and I was bundled empty-handed outside into the grit and buses on Fulham Road.

After all that, "Command syntax is not correct," I was told. "Parameters required by the system were not passed in. Please report this error to the shop administrator." Oh bugger, I said, with my hands in my pockets. So near and yet so far.

God, I hate the Internet. The commitment is so one-sided. You invest hours of patience and good humour in it, as if queuing for an exhibition at the Tate, but when you finally reach the front, all you find is an unapologetic sign that says: "Bear with us! Exhibition site

ready soon!" The hours I've spent trustingly cleaning my keyboard with finger and spittle just don't bear thinking about. If you really tried to shop for Christmas by this method you'd shoot yourself by the end.

For example, connect to the official Website <http://www.factcarling.com>, and what happens? After a longish wait (in which you can clean W, E, R, T, Y and U) it will give you a rather promising "merchandise" choice. Hoorah. Click it and polish H, J, K and L. An array of Premier football jerseys appears on screen.

Good. Light-headed with success, click "Spurs" and get down to those stubborn stains on the function keys. And what does it say when connected? It says: "Catalogue for Tottenham Hotspur under construction for the 1997-98 season." And that's all.

"But this is the 1997-98 season!" you cry. "Moreover, it is Christmas and I have my heart set on buying a White Hart Lane mousemat for the

man who has everything!" But you can't argue with brickdust and pneumatic drills. I try Chelsea by this new route and find it likewise under construction, which is odd, since it was open for business an hour ago. I click Arsenal, Liverpool, Southampton, Barnsley, Coventry — all the same story. They must all have the same builder. Wimbledon is cancelling outstanding orders "due to a lack of stock at Selhurst Park", which in my heightened emotional state strikes me as the saddest news I have ever heard.

Everton was open for business but wasn't accepting credit card numbers yet. You had to give them your phone number and wait till they rang you. Typical. I thanked the modem for its forbearance and hung up. I wasn't desperate enough to buy something from Everton, even to justify the three hours' investment. I could have driven half-way to Goodison Park in that time. And I'd bought nothing but disappointment. However, my keyboard looked absolutely lovely. Which was nice.

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## FOOTBALL SATURDAY

Christmas daze induced  
by seeing Arsenal  
outgunned at Chelsea

At Stamford Bridge stadium, I sat down and wept. It was Christmas Day, 1942. I was 11 years old, home for the school holidays, and had yet to see Arsenal lose. I should have been prepared. Arsenal had to face Chelsea, traditionally their nemesis, without half a dozen of their best players because, on Boxing Day, they were obliged to turn out for the Army or the Royal Air Force in a representative match in Cardiff.

And what players! Denis and Leslie Compton, both in the Army. George Marks, goalkeeper for England, in the RAF. Strongly built, dark hair sleekly groomed, Marks was the man who kept Frank Swift far away from England teams, doomed, the following year, to be sabotaged in his prime by an eye injury when playing for England.

Alf Kirchen, a muscular right winger from Norfolk. FROM VILLAGE BOY TO A LION OF LONDON! the *Topical Times* annual had cried, some years earlier. Eddie Hapgood, peerless left back and captain of England, my own particular hero.

My father was with me, but we had been taken to the game by "Uncle" Willy Warshaw, a devoted Chelsea fan and a member of MCC. It was thanks to him that I once saw Denis Compton in the Lord's tea room.

Willie was an honorary uncle, jolly, bald and rotund, a flying corps gunner in the Great War, now in the rag trade. With no children of his own, he delighted in taking honorary nephews to Stamford Bridge or Lord's.

"We've got no full backs!" he lamented as I smiled smugly. One of the full backs Chelsea did have was Walter Winterbottom, future manager of England, then an RAF officer attached to the Air Ministry. He was a Manchester United professional then, but

Painful memory  
of festive  
football in  
wartime London

far from the RAF's representative team whose own right back, Laurie Scott, was yet another Arsenal man.

Arsenal's team that chilly, ill-omened morning was a thing of threads and

BRIAN  
GLANVILLE

patches. The goalkeeper, whose name is forever engraved on my heart, like Calais on Bloody Mary's, was Noel Watson-Smith, of Yorkshire Amateurs, and an amateur the poor fellow looked, as the goals flew in.

Four of them, oddly enough, were scored by another amateur, the Walthamstow Avenue centre forward, Bernard Bryant, who made little impact in the following years, but later turned up as a barman in the House of Commons.

Chelsea won 5-2, and at a certain unbearable moment, I burst into tears. A kindly Chelsea fan sitting in front of me turned

round to commiserate: "If all Arsenal supporters were like you..."

Chelsea may have had no full backs, but at outside left was the formidable Billy Liddell, from Liverpool, who, alas for Arsenal, had not been picked for the RAF that Christmas. The inside right was a strapping Scot called Peter McKennan.

The next day, my father and I shunned the return game at Tottenham Hotspur, where Arsenal, bombed out of Highbury, were sharing with Spurs. We listened to the RAF v Army game on the radio. A cheerful Uncle Willy appeared at bedtime "5-1," he gloated. "What a Christmas."

But hardly to be compared with that prewar Christmas when the whole Clapton Orient team turned up drunk on the platform at Waterloo Station, en route to play at Bourne-mouth.

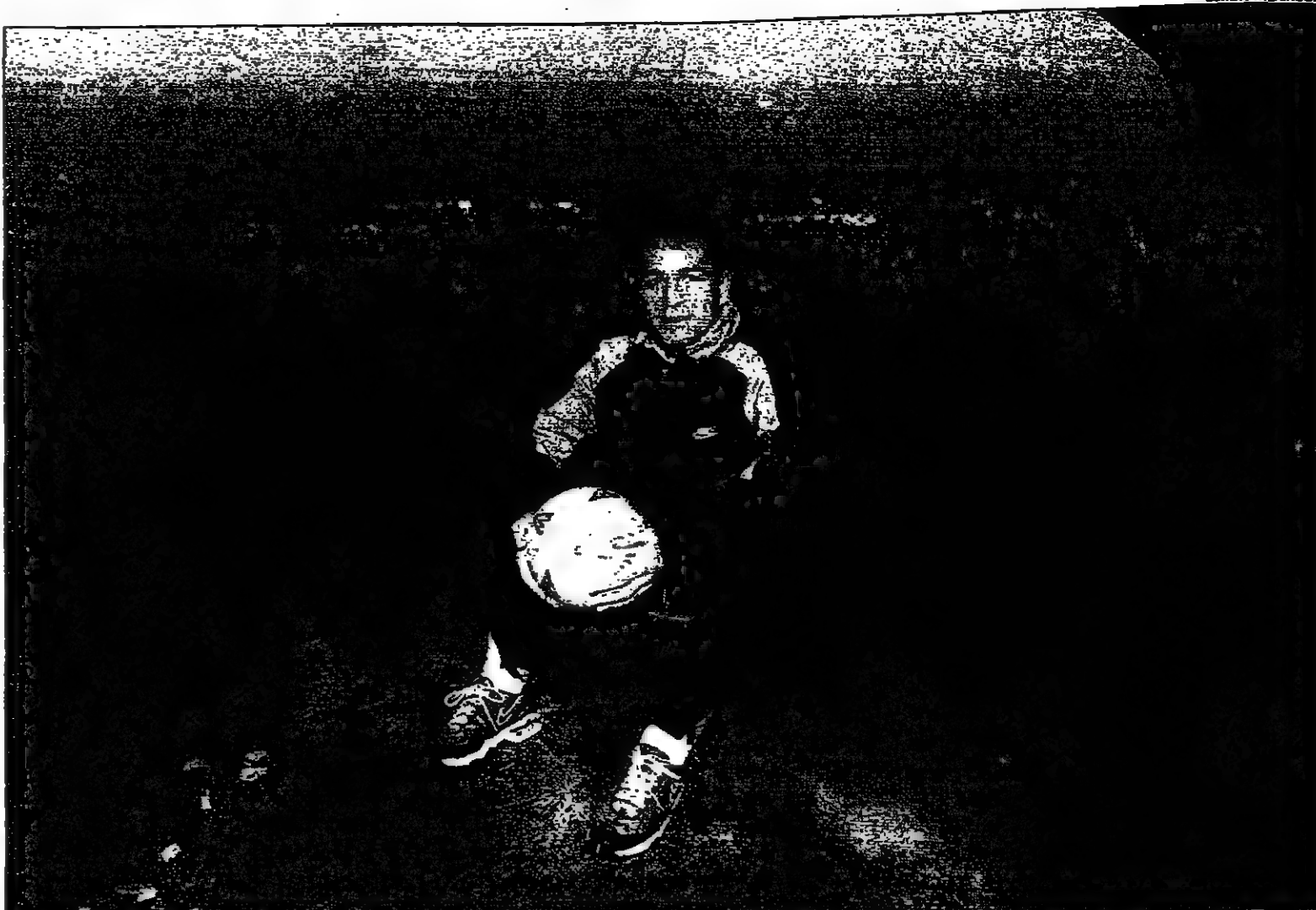
The story was told me by the late Ted Crawford, then the Orient centre forward. Not only were all the players "half seas over" after Christmas parties, he related, but there on the platform to greet them was a manager with a barrel of beer: "Hello, boys!"

Orient took the field at Bourne-mouth. Crawford admitted that each time he went up to head the ball, he saw two of them, and once he collapsed. The referee ran over, perturbed, to ask if he was all right. "There's another of them drunk," shouted a spectator. Orient drew the game 1-1.

There are no Christmas Day games now. Players must be pleased, but supporters love them.

As for Chelsea, 40 years ago they had an amateur international who was said to be paid £20 a match in cash. So, at Christmas, three games were played in swift succession and he would pocket £60, while the pros got the maximum weekly wage of £20. For him, at least, it was always a happy Christmas.

In his dispatch this week, Mark Hodgkinson tackles the Oakwell joker



The mood at Barnsley remains high according to Hendrie, whose new book offers a humorous and revealing insight into a football career

## Hendrie plays for laughs

A mention of his name is enough to inspire unfeasibly wide smiles. There will then follow a story, some improbable tale of mischief involving shaving foam or a hotel minibar.

Everyone in football seems to have a John Hendrie story; he is an anecdote in football boots. Two of the more recent make revealing bookends to his personality. His German team-mate, Lars Leese, was being interviewed by a journalist at Oakwell when, out in the corridor, Hendrie could be heard goosestepping and singing war songs.

If he is big on laughs, he is

also big on heart. Last week, without telling anyone at the club — or the media — he attended a primary school in Stokesley, near Middlesbrough, where three children have died (in separate, unrelated circumstances) within the past year or so. He gave a reading and lifted spirits significantly.

Hendrie has just published *Don't Call Me Happy*, a breezy résumé of a life in football that has included a free transfer at 20, the emotional trauma of the Bradford fire disaster, seven different clubs, almost 500 league matches and nearly as many pranks. While the book reinforces the belief that professional footballers have much in common with a bunch of giddy 14-year-olds on an outward bound course, it also offers a remarkable insight.

He has managed to distil a personality that is lively and candid into 200 pages. He admires the professionalism of Howard Wilkinson, for example, but decries that he is "devoid of humour". He is similarly diplomatic when describing Carlton Palmer, whose own mastery of tact ran to abusing Hendrie in the players' lounge while he was talking to a fan and a 77-year-old neighbour. "He showed a lack of professionalism and maturity," Hendrie understates.

"I'm known in the game as a bit of a joker, so I suppose

that's where a lot of the book is coming from. I used to be pretty intense when I was a younger player but I've mellowed out now," he said. His reputation precedes him, so, when he is an hour late for the interview, and a note is thrust into the hotel staff, registration reigns. "Mr Hendrie [sic] will arrive soon," it reads. Whether he will arrive dressed as a window cleaner or in his pyjamas is another matter.

Eventually, he shows, and the attire is unmistakably footballer — a bulky nylon coat emblazoned with logos, a pair of jeans and just-washed hair. It was a close call, though, since he had spent the previous day as a "Scouser", cruising the Barnsley night-spots in a violet shell suit with the rest of the Barnsley squad on their annual Christmas get-together. "We were going to have a bad-taste pub crawl at first. We were all going to go as George Hirstov!" he said. Hirstov, the club's Macedonian striker, has arrived in South Yorkshire with a surfeit of polo-necked sweaters and tank tops that have generated

much mirth. The mood in the Barnsley camp has remained high, despite their position at the bottom of the FA Carling Premiership. "Our heads are not down, the spirit is really high. Darny Wilson [the manager] is a good motivator and has worked hard to make sure we have remained positive," he said.

The last time Hendrie encountered a similar situation was during his six seasons with Middlesbrough. It was eventually destroyed by the arrival of Ravanelli *et al*. In the book, he provides a fascinating snapshot of life in the Middlesbrough dressing-room during its famously cosmopolitan period. In short, Juninho was "one of the lads" and respected by all, while Ravanelli was a "very selfish guy who cared nothing about team spirit".

He describes an incident when Ravanelli was shaking everyone's hand before taking to the pitch. When he came to Hendrie, who was a substitute, he ignored him. "He clearly believed shaking hands with someone who wasn't even in the team was

beneath him. He walked by me as if I was nothing," Hendrie said.

It would appear that much of the media supposition about Middlesbrough at the time was authentic. The foreign players were habitually late for training and did not honour curfew; this, inevitably, had a divisive effect. After home defeat against Arsenal, Juninho and Ravanelli were practically fighting with one another, with various interpreters explaining to the others that the Italian accused the Brazilian of being "greedy", while the retort was that Ravanelli was "jealous".

Moving to Barnsley allowed Hendrie to remain in Yorkshire, where he had settled with his wife, Linda, after joining Bradford City in 1984. "Danny Wilson sold Barnsley to me really well. He told me that they had a real chance of promotion," he said. Promotion was duly achieved last April, though the moment was tinged by some sadness because it was secured against his former club, Bradford, who were thrown into a dire relegation struggle.

Barnsley take on Tottenham Hotspur today in another relegation match. Hendrie is not sure whether he will make the team or once more grace the substitutes' bench. Either way, the smile will remain.

LIFE  
AT THE  
TOPWater torture calls for  
desperate measures

LABORATORY technicians examining the drug-testing sample of Mauricio Lopez, a striker in the Argentine second division, were alarmed to discover not a trace of urine ... only beer.

"I couldn't urinate and there was no water at the ground," Lopez told a disciplinary tribunal. "So I started drinking beer. By the time I remembered what I had to do, I'd already had a couple of litres, but I still couldn't go. So I put a bit of beer in the test tube instead. I understand that I've made a mistake, but right then I wasn't that well. I was a bit tipsy." Lopez plays for Quilmes — coincidentally, the name of Argentina's most popular beer.

## Cold comfort

Simon Milton, the Ipswich Town midfielder, had endured a lengthy training session in the fresh Suffolk air when he was invited to lunch at Portman Road to meet the guest of David Sheepshanks, the Ipswich and Football League chairman. When Milton was asked by the VIP as to how the training had gone, he replied: "Fine, but it was a bit cold." Sir Ranulph Fiennes, the renowned polar explorer, was strangely unsympathetic.

## Naked truth

Most footballers, when asked to list their favourite pastimes, trot out the same old line — snooker, golf, DIY, etc. Not so Marco Simone, the former Italy striker, who plays for Paris Saint-Germain. He collects copies of *Playboy*, the magazine for the more discerning top-shell reader.



## Unlucky mascots

When Nelson the dog, the Portsmouth mascot, went missing, the top half of the wandering pooch was eventually discovered along the South Coast outside The Dell, home of Southampton. Pompey's much-admired rivals. But where is El Tel, Nelson's replacement? Since the well-documented financial troubles at the struggling Nationwide League first division club, El Tel — a 7ft effigy of Terry Venables — has failed to put in an appearance at Fratton Park. Sounds vaguely familiar.

## Charity begins at home

Desperate times call for desperate measures and every little bit helps. Oxford United, deep in debt and forced to invite offers for every player, resorted to a collection at the recent home match against Queens Park Rangers. United fans gave freely, but it is unlikely that the contents of the nine buckets used will have made much of a dent in the £10 million shortfall.

STRANGE BUT TRUE: Two of the Swindon Town substitutes for the away fixture against Charlton Athletic were Cowe and Bullock.

Halifax happy  
raising home  
interest rates

NON-LEAGUE FOOTBALL  
BY WALTER GAMMIE

HALIFAX Town go into a first versus second confrontation against Hednesford Town this afternoon fortified by a perfect record of ten wins out of ten in Vauxhall Conference matches at The Shay this season. Their outstanding home form has helped to put Halifax seven points clear of Hednesford, both having played 20 matches.

If there is any encouragement for their visitors, it is in the defeat suffered by Halifax away to Leek Town last Saturday. It was only their second of the season, and against lowly opponents who made play of exploiting what they had observed as a tendency by Halifax to start matches sluggishly. Leek went 2-0 ahead after 22 minutes and then defended that advantage.

Hednesford go into the match having last week enjoyed their now traditional mid-season break in Spain, courtesy of John Baldwin, who doubles as manager and vice-chairman. The trip featured heroics by Charlie Nnamark and Delton Francis, who chased and caught a thief who stole the handbag of an English pensioner in the streets of Torremolinos.

The immediate benefit of the break was not obvious. Hednesford missed the chance of closing the gap on Halifax on Saturday, when they lost for the first time in the Conference since September 27, going down 2-1 away to Hereford United. The importance of the fixture and the continued force of Halifax's revival is certain to be reflected in the attendance. This season, Halifax have averaged 1,758, more than double last year's 841, and the crowd today is expected to come close to the season's best of 2,453 for the match against Stalybridge Celtic.

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مكتبة النور



FOOTBALL SATURDAY

# Disparate talents united by desire

Gary Neville and his Old Trafford contemporaries have shown that commitment to the Ferguson cause is every bit as important as ability

He sits in the corner of a diner-style restaurant just off the M62 north of Manchester, a young man wholly without artifice, and tells his story. Because of the way Gary Neville is, because honesty is his compulsion, because openness defines his character and candour is his route one, his words form a spellbinding narrative.

Neville can relate the history of the rise and rise of the great Manchester United team of the Nineties like no other. There is no arrogance to mask the weaknesses that he fought, no no-nonsense to gloss over the long training-ground hours that he and the other young stars devoted to their dream, no pride to hide the debt he owes to others.

He was there at the beginning of the greatness eight years ago, when he was 14 and Alex Ferguson was struggling to hold on to his job as manager. Travelling up through the youth team and the reserve team with other prodigious talents such as Nicky Butt, Ryan Giggs, David Beckham and Paul Scholes, he was part of the gestation of the team that is now threatening to rule Europe. He was in on the birth.

He admits it readily: he lives for the club that he has supported since he was four. His loyalty to Ferguson and Eric Harrison, the United youth team coach, the men who have made him a regular for club and country, is absolute and unconditional. His philosophy is the Manchester United philosophy. If you want to understand what has helped to make them the team they are today, listen to him.

"When I was 14, I was average among players," Neville said. "I was just a sub for my county team, Greater Manchester. Nicky Butt, my brother, Phil, David Beckham, John O'Kane, Keith Gillespie and Ben Thornley were all playing for national teams. They were the stars. They were playing for their country at schoolboy level and I thought they were the bee's knees."

"I was nothing like that and I realised when I was 16 that if I did not give it my all, then I wouldn't have a chance. Eric Harrison, who is someone I would trust with my life, told me what I wanted to do within the first two or three weeks of me arriving at the club. He said: 'If you listen to me and you do what I say, then you've got a chance.' That was all that I needed to hear, that I had a chance and that someone believed in me."

"After that, I used to be on the training field until half past four every afternoon. Even when we weren't training in the afternoons, we still used to go out — myself,

## OLIVER HOLT



Beckham, Butt, Scholes, the lot of us. There were 12 or 14 of us and we all got a contract. As a year, we were unbelievable. Eric has said we worked harder than any year he has ever known."

"He could not get us off the training pitch in the morning. We'd have dinner and then we'd be back out at quarter to one when we weren't due out until half past. When training finished at quarter to three, we'd still be there at four. He'd be knocking on his window, telling us to come in and the stewards would be coming out trying to get us off. That was how we were."

"People like me, Giggsy, Beck, Butty and Scholesy, we have grown up loving Manchester United and I think maybe that shows. I don't think you'll ever see a Man United player give in. I see some players who have got great ability and if they worked hard, they could play for Manchester United, but with their ability alone, they won't. Then I see someone like Ryan Giggs, who has got all the ability in the world and yet he works his backside off every day. If he didn't do that, he wouldn't play for Man United."

Neville has made his work ethic his trademark. Last week, Brian Kidd, the United assistant manager, praised him for the Herculean efforts he made to drag himself up to the level of his peers. A few weeks before that, Peter Schmeichel, the United goalkeeper, said Neville was the one player in the team he admired most because what he lacked in ability he had compensated for in perseverance and hard work.

Neville himself insists that he still has to compensate for his shortcomings. "If I do not train at the maximum every day," he said, "I don't feel as though I am right in my mind. I have to work harder than the rest to make up for what other people have. I always feel that I have always felt that."



Neville has had to work harder than the likes of Giggs to make up for a shortfall in skill. Now, though, he is a regular for club and country

Now, though, you cannot even see the join between him and his team-mates. Against Aston Villa on Monday, Neville, 22, was United's man of the match, and not just by virtue of solid tackling. There was one sublime first-half flick and one header that an average player might have nodded back into an area of the pitch where it would be up for grabs. Neville flicked it backwards, straight to the feet of Gary Pallister. Instead, if he

was indeed behind his colleagues, he has caught up now.

Not that it has gone to his head. There is an authenticity about him, a down-to-earth, quality that sets him apart as a throwback to the quiet, unassuming footballing heroes of yesteryear.

That quality was evident on the England tour of the Far East in 1996, when he spotted an overweight photographer toiling along the Great Wall of

China with a heavy bag of equipment and offered to carry it for him. He and his brother, Phil, also an England squad member, are fine role models for a generation of aspiring young footballers, evidence that flair needs hard work to allow it to flourish. Nike wanted to recruit them to their advertising campaigns. Diadora beat them to the punch. It does not really matter. It is refreshing to see their virtues being recognised.

Neville's modesty is still intact, despite the fact that he has already won two league titles and an FA Cup and become an England regular on the right side of defence. He does not want an agent and he cannot imagine ever asking for a move. A trust has grown up between him and the manager now. To nurture that is what drives him on.

"For the first six months in the first team," he said, "the relationship with the gaffer was based on fear, but then it becomes respect. When you first get in the first team, he'll have a go at you and it kills you."

"I'll never forget one of my first games. It was away at Chelsea and I came on as sub at half-time and I didn't play well and after the game he had a go at me. I thought my whole world was falling in. But then on the Monday morning he was saying: 'How are you son, are you OK?' and you think



'Don't let them down. Once Alex doesn't trust you you're finished'

he's forgotten about it. I don't fear him now. I respect him. If he says something, it goes."

"The young lads at the club, we're not his puppets and there are times when you disagree with him and you'll talk with him, but if he says something, you usually take that as being the truth. He sets the standard and he sets the discipline and you follow that. We've grown up with him and the thing that he's got in his favour is that everything he has told us has been the truth."

"When we were 14 and we first signed, he said: 'Look, son, I'm not going to tell you that you're going to play for Manchester United, you could all end up on the scrapheap. But what I will tell you is that if you are good enough, you will play for Manchester United. There is nothing I want more than to see my own lads coming through because I know I can trust them.'"

"If he's honest with us, which he always has been, that is where the respect comes from and now every time I play football it's for him. Brian Kidd, Eric Harrison, myself and the fans, all those people who had so much faith in me. Even when you are not playing for Manchester United, you are representing the gaffer and the people who have had faith in you."

If you let those people down, that's when the relationship becomes tarnished and then he starts not to trust you. You just lose that respect from him. That must be the worst feeling in the world for a young lad at Manchester United, because you just go.

"Once he doesn't trust you, that's it, you're finished. It was drummed into us from the age of 16: wherever you go and whatever you do, whether you're speaking to a lady in the street or if you're going out wearing the shirt on a Saturday afternoon, always remember that you play for Manchester United."

## Kendall set to bid £4m for Vlaovic

By DAVID MADDOCK

HOWARD KENDALL will pursue Goran Vlaovic, the Croatia striker, after failing in an attempt to take Ian Wright to Goodison Park.

The Everton manager denied yesterday that he had been involved in talks with Wright, but admitted that he had approached Arsenal over the availability of the England forward, only to be told by Arsene Wenger, the Arsenal manager, that the striker was not for sale.

Kendall also approached Manchester City in an attempt to sign Uwe Rösler and Georgi Kinkladze, but without success, and has switched his sights to Vlaovic.

The 25-year-old forward was recommended by Slaven Bilic, his Croatia team-mate, and Kendall watched Vlaovic score for his club, Valencia, against Deportivo La Coruna on Thursday evening. The Croatian has also scored in every other game at international level. Kendall will table a bid of around £4 million next week.

Roy Evans, the Liverpool manager, has finally secured a work permit for Brad Friedel, the United States goalkeeper, after a successful appeal to the Department of Employment. Friedel will arrive at Liverpool next week, completing a £1 million move from Columbus Crew, his American club.

## Gross in unfamiliar territory

Matt Dickinson on the manager fighting a relegation battle for the first time

The Swiss journalist scurrying around the Tottenham Hotspur training ground demanded a yes-or-no answer: "Should Christian Gross be sacked if Spurs lose on Saturday?" If that is how they treat their managers in his homeland after three games in the job, it is no wonder that Gross preferred to put himself at the mercy even of England's notoriously fearsome media.

Gross was not talking about anything quite so dramatic as dismissal, but "relegation" and "crisis" are words that have become prominent in his limited English lexicon. "Help" will be another, should his team lose at home to Barnsley today, a result that, coupled with a victory by Everton against Leicester City at Filbert Street, would plunge them to the bottom of the FA Carling Premiership.

It is a desperate situation that Gross claims to have walked into with his eyes wide open, but there are those, including former colleagues, who believe that he did not appreciate the size of the task when he agreed to succeed Gerry Francis on a salary of £300,000 — twice the amount that he received in Switzerland.

Erich Vogel, general manager of Grasshopper Zurich, where Gross came to prominence, is one who, despite his nescence, is one who, despite his friendship, claims that Gross is struggling to adapt to a club with twice the salaries, four times the crowd and at least ten times the expectation.

"Christian is a very fine coach with an outstanding pedigree in Swiss football," Vogel said, "but the game here does not compare to England. English clubs are huge, there is much more money involved and the expectations are much higher. Unless you have coached extensively throughout Europe, I am not sure you can get a real idea of what is needed."

"Christian did very well in Zurich and had an outstanding reputation in Switzerland, but perhaps that is not the only qualification you need to be a successful manager or coach in England. I hope he

does very well, but it is a huge task and one that he will not have faced before."

Gross admits that he has jumped in at the deep end. "It is a new situation for me because I have never been in relegation trouble before," he said. He prides himself on his skills of motivation, but they have been put to the test as never before by two defeats in which his side has conceded ten goals. Sol Campbell's return after injury today could not have come at a better time and the England defender's spirit, as much as his skill, should ensure no repeat of the surrenders that allowed Chelsea to score six and Coventry City four.

Gross also believes that he has discovered where the essential weakness of his team lies after some typically methodical analysis. "Of 32 goals conceded, 26 have been in the second half," he said. "To be fresh over the 90 minutes, you have to be in good shape and we have to work on this." It was a surprise, then, to hear that he has eased off the training regime that had the Tottenham players fearing their five-a-side kickabouts were about to give way to assault courses and cross-country runs.

There has been no dissent yet, but nor has there been laughter with Gross a stern man at the best of times. "I don't want laughter. I want winners," he said. "It is a critical situation, but we will escape. This is a game we have to win."

Gross concedes that finding recruits is proving troublesome, but there was some good news yesterday when Darren Anderton signed an extension to his contract that will keep him at the club until 2000.

"I believe we will battle our way out of this position," Anderton said and, to prove his optimism, the England winger has not demanded a clause that will allow him to leave should the team be relegated. This afternoon should help indicate whether his faith is justified.



Anderton has given Tottenham Hotspur a welcome boost by signing an extension to his contract

## Juventus pursue Dyer

By OUR SPORTS STAFF

JUVENTUS are hoping to fend off interest from Arsenal and Celtic and sign Keiron Dyer, of Ipswich Town. The 18-year-old defender, a regular in the England Under-21 side, could command a transfer fee of up to £5 million, which would be a record for a teenager in Great Britain.

Celtic and Arsenal have been linked with bids of up to £4 million, but Juventus are believed to be ready to make a higher offer after watching Dyer play last week.

The Italian club first became aware of Dyer's talents when he put in an impressive performance for England Under-21 against Italy in Rieti in October. He capped a



magnificent display with the only goal of the match.

Juventus sent representatives to look at Dyer in Ipswich's 2-0 victory over Portsmouth in the Nationwide League first division last Saturday. Dyer suffered a groin strain in the game and had to withdraw from the England Under-21 squad that met Greece on Wednesday. The injury means that he will miss Ipswich's match at Port Vale this afternoon.

The centre back has found his opportunities limited at Stamford Bridge since Ron Gullitt took over as manager last summer. Lee made only one appearance last season, scoring in the 3-1 home victory against Tottenham, but he suffered a broken leg later in the game and only made a return to action two months ago.

Ronnie Wallwork, 20, the Manchester United defender, has joined Carlisle United, of the second division, on a month's loan.

## Fixture clash means new date for play-off

THE Football League has moved this season's third division play-off final forward by a day because it clashed with the England international against Saudi Arabia. Glenn Hoddle's side have matches with Chile on February 11 and Saudi Arabia on May 23 next year at Wembley. The Saudi match is on the original date for the play-off final, which has now been moved forward to Friday evening, May 22.

Chris Hull, a spokesman for the Football League, said: "We are delighted to assist Glenn Hoddle's preparations for the

World Cup finals next summer." The second and first division play-off finals will take place as scheduled on Sunday, May 24 and Monday, May 25 respectively. Kick-off times have yet to be confirmed.

Kenny Dalglish, the Newcastle United manager, is likely to put an end to Colombia's hopes of playing his team as part of their World Cup preparations. Colombia hoped to fix a date in March, but Dalglish said: "I don't think it will happen, because of a clash with international friendlies."



هكذا من الأهل



# FOOTBALL SATURDAY

## Winter break would benefit supporters as much as players

I have a feeling that English football will soon be embracing a winter break — very soon, in fact. It is long overdue and there seems to be the right mood now to force it through.

It is a good idea. For many years, chairmen, managers and players have said that it would benefit football and almost every season they are proved right. There are difficulties, mostly over the timing, but, in principle, it has to be a good idea.

I know that we could have a break over, say, Christmas, and the weather could be awful at the end of January, but that is not the point. Invariably, over winter, we have had spells of weather and many clubs face a backlog of matches towards the end of the season. If we were to have a winter break, then the season would be extended automatically to accom-

modate the fixtures and there is a good chance that we would miss the worst of the weather in the process.

No one likes playing or watching matches in terrible conditions. The Newcastle United v Derby County game in midweek was, I understand, ruined by the conditions and many of the Derby supporters either didn't make the match, because of the terrible conditions on the roads, or did not even dare set off. Undersoil heating makes pitches playable even in the worst conditions, but it does not guarantee a decent game, nor does it guarantee the safety of the supporters travelling to the match or when they get there.

There is also the subject of Christmas. Having no Christmas break is part of being a footballer. We accept that. It has always been that way and we are lucky that it is

one of the few hardships that we have to face. I don't have any problems at all, but some of my team-mates have children and they do feel a pang of regret when they have to come in and train on Christmas Day, or even go away with the team to a hotel while their kids are left at home.

This is our most intensive period of matches and so we have to be professional and more focused than ever. There is no chance of over-eating or drinking because we usually play something like four games in six or seven days.

This year, we play on Boxing Day and then on the Sunday, but after that we have a break until after the new year. It is the first time in my memory that we have not been asked to play on New Year's Day — but don't get carried away with the idea that we will be out celebrating New Year's Eve.



We have an FA Cup game on January 4 and we will be in training on New Year's Day just like every other.

Our fans would soon get to know about us living it up and so, for the Liverpool players, it will be a case of quiet new year's celebrations with their families, just as it is every year. At least this year, though, we won't be stuck in a hotel.

I'm not going to be Santa this year because I'm too skinny to be asked to play him at the club's party for all the children tomorrow. I'd fancy the job, but the lads

I say anything, then it just gives credence to nonsense.

There have even been suggestions in the Spanish newspapers this week that I have signed some sort of agreement with Barcelona to join them at some time in the future. Not only is that an outrageous untruth that my lawyer will be responding to, but it is hurtful to me, Liverpool and our supporters.

I have had absolutely no contact with Barcelona since the club told me to go and speak to them last August. So when people come up to me and ask about it, I'm in exactly the same boat as them — I know nothing at all.

I've read the papers making all these suggestions this week, but if Liverpool have heard nothing at all from Barcelona and I have heard nothing either, then that is just end of story — people seem to forget that I am under contract and I am determined to honour that contract with Liverpool.

It seems to me that these stories always seem to circulate after I have had a decent game and that not only is it unsettling, it is not fair on our supporters. How are they supposed to feel if they hear that I'm supposed to have agreed to join Barcelona?

I can assure them I have not and that I am totally committed to the Liverpool cause. I just wish that all this nonsense would go away and

allow me to concentrate on the one thing our fans are interested in — winning the championship.

**■ Surface tension**

I went over on my ankle in training this week and it shows just how difficult the conditions can be at this time of year. One day, the surface is bone hard; the next, it has melted and it is sticky — that is how I picked up the injury.

Yet, in many cases, I feel that you have to play through these problems. I have had a couple of days' rest and I trained on Friday morning, so, if at all possible, I will play against Coventry City. I have only missed a couple of games in the past four years and I don't want to spoil that record.

**■ Burger a sight to relish**

Funnest sight of the week: Patrick Berger's new haircut. I went into training on Friday and he had shorn all his lovely flowing locks off. What a sight.

Patrick is renowned for his long hair, but suddenly he has been transformed from a footballer who is every teenage girl's pin-up to one that looks like Burger King. Well, maybe not that bad, but put it this way: you wouldn't let him look after your kids with his new hairstyle.

Merry Christmas!

STEVE McMANAMAN

## FA CARLING PREMIERSHIP

(Last week's position in brackets)	PLAYED	POINTS	GOAL DIFF.	HOME					AWAY					LAST 10 MATCHES W-D-L			CURRENT STREAK
				W	D	L	F	A	W	D	L	F	A				
1. MANCHESTER UNITED (3)						0	28	4	4	3	2	16	9	7-1-2	W4		
2. BLACKBURN ROVERS (3)	18	36	+14	6	2	1	20	10	4	4	1	13	9	6-3-1	W2		
3. CHELSEA (2)		35	+23	6	1	1	16	6	5	1	4	25	12	6-1-3	D1		
4. LEEDS UTD (5)	18	31	+7	4	2	3	13	11	5	2	2	13	8	6-3-1	D2		
5. ARSENAL (4)		30	+13			2	19	7	3	4	2	13	14	3-3-4	L1		
6. LIVERPOOL (8)	17	28	+13	5	0	3	19	9	3	4	2	11	8	5-1-4	W1		
7. DERBY COUNTY (9)		28	+6	6	2	6	19	5	2	2	6	14	22	3-4-3	D2		
8. LEICESTER CITY (6)	18	27	+6	3	5	2	12	9	4	1	3	11	8	3-3-4	L1		
9. NEWCASTLE UNITED (7)		26	-1	5	3	2	12	10	2	2	3	8	11	2-5-3	D2		
10. WEST HAM UTD (11)	18	25	-3	7	0	1	17	6	1	1	8	8	22	5-0-5	W1		
11. WANDERERS (13)		23	-2	3	2	5	11	14	3	3	2	8	7	4-2-4	D1		
12. ASTON VILLA (12)	18	21	-5	4	1	3	11	12	2	2	6	8	12	3-3-4	L1		
13. SHEFFIELD WEDNESDAY (14)		20	0	5	1	3	17	13	1	2	6	13	26	5-1-4	L1		
14. COVENTRY CITY (16)	18	20	-7	3	6	1	14	10	1	2	5	3	14	2-4-4	W1		
15. CRISTAL PALACE (17)		20	-8	4	3	5	5	14	5	2	3	12	11	2-4-4	L1		
16. BOLTON WANDERERS (15)	18	20	-11	3	5	1	8	6	1	3	5	8	21	3-3-4	D1		
17. SOUTHAMPTON (18)		19	-6	5	1	4	17	14	1	0	7	5	14	5-0-5	W1		
18. TOTTENHAM HOTSPUR (18)	18	16	-18	3	2	4	8	14	1	2	6	6	18	2-1-7	L2		
19. EVERTON (19)		16	-11	3	2	4	11	13	0	3	6	5	14	1-3-6	D2		
20. BARNLEY (20)	18	14	-30	2	2	5	10	20	2	0	7	7	27	2-2-6	D1		

## WEEKEND MATCHES

TODAY		SATURDAY		SUNDAY	
1. Arsenal v Manchester United	12.00	1. Bolton v Sheffield Wednesday	12.00	1. Arsenal v Manchester United	12.00
2. Blackburn Rovers v Liverpool	12.00	2. Derby County v Sheffield Wednesday	12.00	2. Blackburn Rovers v Liverpool	12.00
3. Chelsea v Leeds United	12.00	3. Everton v Sheffield Wednesday	12.00	3. Chelsea v Leeds United	12.00
4. Leicester City v Tottenham Hotspur	12.00	4. Newcastle United v Sheffield Wednesday	12.00	4. Leicester City v Tottenham Hotspur	12.00
5. Manchester City v Sheffield Wednesday	12.00	5. West Ham United v Sheffield Wednesday	12.00	5. Manchester City v Sheffield Wednesday	12.00
6. Middlesbrough v Sheffield Wednesday	12.00	6. Nottingham Forest v Sheffield Wednesday	12.00	6. Middlesbrough v Sheffield Wednesday	12.00
7. Norwich City v Sheffield Wednesday	12.00	7. Preston North End v Sheffield Wednesday	12.00	7. Norwich City v Sheffield Wednesday	12.00
8. Reading v Sheffield Wednesday	12.00	8. Shrewsbury Town v Sheffield Wednesday	12.00	8. Reading v Sheffield Wednesday	12.00
9. Southampton v Sheffield Wednesday	12.00	9. Stockport County v Sheffield Wednesday	12.00	9. Southampton v Sheffield Wednesday	12.00
10. Sheffield Wednesday v Sheffield Wednesday	12.00	10. Tranmere Rovers v Sheffield Wednesday	12.00	10. Sheffield Wednesday v Sheffield Wednesday	12.00
11. Sheffield Wednesday v Sheffield Wednesday	12.00	11. Walsley F.C. v Sheffield Wednesday	12.00	11. Sheffield Wednesday v Sheffield Wednesday	12.00
12. Sheffield Wednesday v Sheffield Wednesday	12.00	12. Walsley F.C. v Sheffield Wednesday	12.00	12. Sheffield Wednesday v Sheffield Wednesday	12.00
13. Sheffield Wednesday v Sheffield Wednesday	12.00	13. Walsley F.C. v Sheffield Wednesday	12.00	13. Sheffield Wednesday v Sheffield Wednesday	12.00
14. Sheffield Wednesday v Sheffield Wednesday	12.00	14. Walsley F.C. v Sheffield Wednesday	12.00	14. Sheffield Wednesday v Sheffield Wednesday	12.00
15. Sheffield Wednesday v Sheffield Wednesday	12.00	15. Walsley F.C. v Sheffield Wednesday	12.00	15. Sheffield Wednesday v Sheffield Wednesday	12.00
16. Sheffield Wednesday v Sheffield Wednesday	12.00	16. Walsley F.C. v Sheffield Wednesday	12.00	16. Sheffield Wednesday v Sheffield Wednesday	12.00
17. Sheffield Wednesday v Sheffield Wednesday	12.00	17. Walsley F.C. v Sheffield Wednesday	12.00	17. Sheffield Wednesday v Sheffield Wednesday	12.00
18. Sheffield Wednesday v Sheffield Wednesday	12.00	18. Walsley F.C. v Sheffield Wednesday	12.00	18. Sheffield Wednesday v Sheffield Wednesday	12.00
19. Sheffield Wednesday v Sheffield Wednesday	12.00	19. Walsley F.C. v Sheffield Wednesday	12.00	19. Sheffield Wednesday v Sheffield Wednesday	12.00
20. Sheffield Wednesday v Sheffield Wednesday	12.00	20. Walsley F.C. v Sheffield Wednesday	12.00	20. Sheffield Wednesday v Sheffield Wednesday	12.00

Goals scored	Avg	Goals per half	1st	2nd
1. Manchester United	44	2.44	20	12
2. Chelsea	41	2.28	7	12
3. Blackburn	33	1.83	8	8
4. Arsenal	32	1.78	24	11
5. Liverpool	30	1.76	6	10
6. Sheffield Wed	30	1.67	17	24
7. Leeds	26	1.44	7	10
8. West Ham	25	1.39	9	8
9. Leicester	23	1.28	14	19
10. Southampton	22	1.22	8	10
11. Newcastle	20	1.18	15	11
12. Aston Villa	19	1.08	8	15
13. Wimbledon	19	1.06	7	23
14. Barnsley	17	0.94	10	10
15. Coventry	17	0.94	14	16
16. Crystal Palace	17	0.94	8	14
17. Bolton	16	0.89	7	7
18. Everton	16	0.89	7	18
19. Sheffield Wed	16	0.89	6	13
20. Barnsley	14	0.78	6	13

Goals conceded	Avg	Clean sheet	Felled to score
1. Manchester United	13	0.72	7
2. Leicester	17	0.94	5
3. Liverpool	17	1.00	6
4. Chelsea	18	1.00	7
5. Blackburn	19	1.06	8
6. Arsenal	21	1.16	8
7. Wimbledon	21	1.16	8
8. Newcastle	21	1.23	4
9. Aston Villa	24	1.33	5
10. Coventry	25	1.39	5
11. Crystal Palace	27	1.50	6
12. Bolton	27	1.50	6
13. Derby	27	1.50	6
14. Everton	26	1.56	4
15. Southampton	28	1.58	3
16. West Ham	32	1.78	5
17. Tottenham	39	2.17	2
18. Sheffield Wed	47	2.61	4
19. Barnsley	47	2.61	4

Goals	Cards issued	Yellow	Red
1. Leeds Utd	43	3	3
2. Arsenal	42	1	3
3. Coventry	38	3	3
4. Everton	38	3	3
5. Derby	38	3	3
6. Crystal Palace	35	3	3
7. Chelsea	35	3	3
8. Bolton	33	3	3
9. Blackburn	33	3	3
10. West Ham	35	0	3
11. Sheffield Wed	30	2	3
12. Newcastle	28	0	3
13. Southampton	28	0	3
14. Manchester Utd*	28	0	3
15. Liverpool	26	1	3
16. Tottenham	26	1	3
17. Barnsley	26	0	3
18. Wimbledon	25	0	3
19. Leicester	21	1	3
20. Aston Villa	20	1	3

Referee	Cards issued	Yellow	Red
1. G Willard	10	48	3
2. M Reed	7	33	1
3. G Poll	11	43	5
4. G Barber	9	36	3
5. P Durkin	12	49	2
6. D Elbery	9	37	2
7. U Rennie	11	43	1
8. P Alcock	9	36	0
9. M Bodenham	8	31	0
10. S Dunn	8	29	1
11. G Ashby	9	31	1
12. J Winter	10	33	2
13. M Riley	10	31	2
14. K Burge	9	28	1
15. N Barry	10	30	1
16. P Jones	8	23	2
17. A Wilde	10	27	2
18. D Gallagher	10	24	2
19. S Lodge	10	21	0





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**Do you have the skill to choose a team and win the FA Cup league?**

Any team in the ITF before 12 noon last Saturday received 20 extra transfers in addition

By scoring points in the ITF, your team could win the monthly prizes of £1,000, a signed Mitre football, a Mitre sports bag and a pair of tickets to a premier league match by scoring the most points in any one month. The mini league (student's and women's) also carry monthly prizes.

**Portsmouth v Aston Villa**  
**Armagh v Port Vale**  
**Leicester City v Northampton Town**  
**Leeds United v Oxford United**  
**Exeter v Newcastle United**  
**Liverpool v Coventry City**  
**West Ham United v Exeter**  
**Derby County v Southampton**  
**Tottenham Hotspur v Fulham**  
**Crystal Palace v Scunthorpe United**  
**Wexford v Sheffield Wednesday**  
**Chelsea v Manchester United**  
**Wimbledon v Wrexham**  
**Blackburn Rovers v Wigan Athletic**  
**Burnley v Bolton Wanderers**  
 Ties to be played on January 3 and 4.

[illegible]

You may enter as many teams as you wish.

Once you have selected your team, simply complete the entry form and send it with a cheque or postal order for £2 payable to Times Newspapers to the address on the application form. Entries from outside the UK and Republic of Ireland are £10 sterling and may only be made by post.

**0891 405 0111**

(Republic of Ireland +44 990 100 308)

THIS SECTION TO BE COMPLETED BY ALL ENTRANTS

[illegible]

Code	Name	Team	Prior Season
10101	J. Loughlin	Albany	2.00
10102	D. Swann	Arundel	3.00
10103	A. Swann	Arundel	3.00
10401	D. Whelan	Slattery	1.50
10402	F. Whelan	Blackburn Hawks	1.50
10601	N. Brennan	Bolton Wanderers	1.50
10701	S. Kerr	Celtic	4.00
10702	J. O'Leary	Celtic	3.00
10801	D. De Gooij	Chennai	3.00
10802	K. Heath	Crystal Palace	1.50
11005	M. Ogilvie	Crystal Palace	3.00
11101	N. Howie	Fife County	1.50
11801	S. Dykstra	Dundee United	2.00
11901	I. Walsby	Dundurn	2.00
11401	A. McNeill	Everton	2.00
12001	G. Rouseell	Hearts	3.00
11902	E. Reid	Hibernian	1.50
11928	O. O'Connell	Hibernian	1.50
11701	C. Larkins	Inverness	1.50
11903	N. Martin	Leeds United	3.00
11904	K. Rafter	Leicester City	3.00
12002	J. Langan	Liverpool	3.00
12101	P. Stachfield	Manchester United	3.00
12201	S. O'Leary	Millwall	1.50
12301	R. Quinn	Newcastle United	3.00
12401	A. Goran	Rangers	3.00
12501	P. O'Sullivan	Reading Wednesday	2.00
12702	P. Jones	Southampton	1.00
12901	P. Hulse	Sunderland	3.00
12901	I. Williams	Tottenham Hotspur	2.50
13001	L. Mioduski	West Ham United	2.50
13002	P. Williams	Wimbledon	1.50

Code	Name	Team	Price £m
20201	L Dixon	Arsenal	3.00
20202	N Whiteburn	Arsenal	3.00
20203	T Watts	Arsenal	3.00
20301	A Wright	Aston Villa	2.50
20302	B Whimston	Aston Villa	2.50
20303	G O'Connell	Aston Villa	2.00
20304	F Thompson	Aston Villa	2.00
20401	H Tait	Barnsley	0.50
20402	H Taitson	Barnsley	0.50
20403	D Barnett	Barnsley	1.00
20404	R Kewes	Blackburn Rovers	1.50
20501	P Valley	Blackburn Rovers	2.50
20502	N Coss	Bolton Wanderers	2.00
20503	R Smith	Bolton Wanderers	2.00
20504	N Elliot	Bolton Wanderers	2.00
20601	J Doolittle	Bolton Wanderers	2.00
20701	T Boyd	Colton	3.50
20702	T McGrady	Colton	3.50
20703	J McMillan	Colton	3.50
20801	G Le Sans	Chelsea	4.00
20802	D Petruscu	Chelsea	4.00
20803	S Newberry	Chelsea	2.00
20804	F Stuchlik	Chelsea	1.00
20901	D Burrows	Coventry City	2.00
20902	R Hall	Coventry City	1.00
20903	A Russell	Coventry City	1.00
21001	D O'Donnan	Crysal Palace	1.50
21002	T O'Leary	Crysal Palace	1.50
21004	J Smith	Crysal Palace	1.50
21101	C Powell	Derby County	1.50
21102	D Jones	Derby County	1.50
21103	G Turner	Derby County	1.50
21401	A Hinchcliffe	Exeter	2.50
21402	B Barrett	Exeter	1.50
21403	M Phelan	Exeter	1.50
21404	M Ward	Exeter	1.50
21501	L Leake	Hearts	1.50
21701	D Kerr	Kilmarnock	1.00
21702	G Kelly	Kilmarnock	1.00
21801	S Buchanan	Leeds United	2.50
21901	S Guppy	Leeds United	2.50
22001	S Torreyne	Liverpool	3.00
22002	M Miller	Liverpool	3.00
22003	R Jones	Liverpool	3.00
22101	R Irwin	Manchester United	4.00
22102	M Wright	Manchester United	3.00
22103	P Neville	Manchester United	3.50
22201	S Watson	Newcastle United	3.00
22202	M Wright	Newcastle United	3.00
22203	J Sanford	Newcastle United	3.00
22204	S Pearce	Newcastle United	3.00
22401	A Naylor	Rangers	3.00
22402	S Stansbury	Rangers	3.00
22501	P Blomstone	Sheffied Wednesday	2.00
22502	A Harrison	Sheffied Wednesday	2.00
22701	J Dodd	Southampton	1.75
22702	F Bernal	Southampton	0.50
22703	E Griffin	Southampton	0.75
22801	C Wilkins	Tottenham Hotspur	2.00
22802	J Buchanan	Tottenham Hotspur	2.00
22803	S Harrison	Tottenham Hotspur	2.00
22901	A Joyce	Wals Ham United	3.00
22902	J Dickey	Wals Ham United	1.50
22903	A Harrison	Wals Ham United	2.00

Code	Name	Town	Price £/sq ft
30101	B O'Hall	Abertillery	2.00
30121	T Adams	Abercrombie	2.00
30225	M Brown	Abercrombie	2.00
30203	O O'Connell	Abercrombie	2.00
30204	S Black	Abercrombie	2.00
30201	C Southgate	Abercrombie	2.00
30302	L Elmore	Abercrombie	2.00
30401	A De Zeeuw	Abercrombie	2.00
30422	A Jones	Abercrombie	2.00
30403	M Appleby	Abercrombie	2.00
30525	C Reed	Abercrombie	2.00
30528	S Hughes	Abercrombie	2.00
30529	J Phillips	Abercrombie	2.00
30501	O Taggart	Abercrombie	2.00
30502	R Burgess	Abercrombie	2.00
30503	R Cunningham	Abercrombie	2.00
30504	M Fish	Abercrombie	2.00
30701	A Ansell	Abercrombie	2.00
30723	M Mackay	Abercrombie	2.00
30703	S Stubbs	Abercrombie	2.00
30704	M Ripper	Abercrombie	2.00
30701	F Lawford	Abercrombie	2.00
30825	R Durrant	Abercrombie	2.00
30803	C Clarke	Abercrombie	2.00
30904	S Lewis	Abercrombie	2.00
30901	I Dashi	Abercrombie	2.00
30902	R Shaw	Abercrombie	2.00
31001	R Williams	Abercrombie	2.00
31004	A Roberts	Abercrombie	2.00
31023		Abercrombie	2.00

Code	Name	Team	Points Scored
40101	E Jones	Aberdeen	2.00
40102	P Bernard	Aberdeen	2.00
40201	M Overmars	Arnhem	1.50
40202	P Vercis	Arnhem	1.30
40301	S Hughes	Arnhem	1.50
40302	N Perisic	Arnhem	1.50
40303	N Pavic	Arsenal	2.00
40304	M Draper	Aston Villa	1.30
40305	I Taylor	Aston Villa	2.50
40401	M Redmond	Barnsley	2.00
40402	E Thelaker	Barnsley	3.00
40403	S Barmby	Barnsley	1.00
40404	M Bullock	Barnsley	0.50
40501	J Wilson	Barnsley Rovers	3.00
40502	M Blackburn	Barnsley Rovers	0.50

Code	Name	Team	
50101	B Dodds	Aberdeen	6.00
50201	D Wright	Aberdeen	7.50
50302	D Sengamp	Academy	8.50
50301	D Varela	Alton Villa	6.00
50302	S Collymore	Alton Villa	5.00
50303	S Milosavlje	Alton Villa	3.00
50401	D Heslop	Barnley	5.00
50402	J Harbridge	Barnley	2.00
51102	A Ward	Barnley	2.00
50403	C Marsdale	Barnley	1.50
50501	M Ballinshie	Stockburn Rovers	5.00
50502	M Deakin	Stockburn Rovers	1.50

Grade	Name	Where	Price
60102	A Miller	Abbeville	1.00
60201	A Wenger	Ansonia	1.00
60301	B Little	Aspen Villa	1.00
60401	D Wilson	Barnaby	1.00
60501	R Woodgren	Blackburn Ravine	1.00
60601	C Todd	Bolton Wanderers	1.00
60701	W James	Celvic	4.00
60801	R Batts	Cheslet	4.00
60901	G Strachan	Cowentry City	1.00
61001	R Connor	Crystal Palace	1.00
61101	J Smith	Derby County	1.00
61201	T McLenn	Dundee United	2.00
61301	R Nelson	Duxfordshire	2.00
61401	N Kendall	Swanton	1.00
61501	B Jefferts	Hearta	2.00
61601	J Duffy	Heaven	2.00
61701	D Williamson	Kilmarnock	1.00
61801	B Green	Lincoln United	1.00
61901	N O'Hall	Lakeside City	1.00
62001	A Ferguson	Liverpool	1.00
62101	A McLeish	Manchester United	1.00
62201	R Kinnear	Methven	1.00
62301	W Smith	Newcastle United	1.00
62401	T Milne	Perth	1.00
62501	D Jones	Sheff Wednesday	1.00
62601	F Haddock	Southampton	1.00
62701	C Evans	St. Johnstone	1.00
62801	N Hedderup	Tottenham Hotspur	2.00
62901		West Ham United	1.00

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## Power to order interim payment

**Securities and Investments Board v Scandex Capital Management A/S and Another**

Before Lord Justice Hobhouse, Lord Justice Millett and Lord Justice Otton

[Judgment December 16]

The court had jurisdiction under section 6(2) of the Financial Services Act 1986 to order that an interim payment into court be made by a person to carry on investment business in the UK who was knowingly concerned in carrying on unauthorised investment business in the United Kingdom in contravention of section 3.

The question whether a provision of a foreign law had the effect of entitling a person to carry on investment business in the UK was a matter of English law not foreign law and would depend on the construction of section 31 of the 1986 Act and the relevant regulations.

The Court of Appeal so stated allowing an appeal by the plaintiff, the Securities and Investments Board, now called the Financial Services Authority, from the refusal of Mr Justice Carnwath on July 3, 1997 of the plaintiff's application that the second defendant, Jersey Bartholomew-White, pay immediately the sum of £627,522 into court on account of his liability pursuant to section 6(2) of the 1986 Act.

The court also dismissed a cross-appeal by Mr Bartholomew-White from the decision of the judge that he had been knowingly concerned in the contravention of section 3 by the first defendant, Scandex Capital Management A/S.

Scandex was incorporated under Danish law as a shareholding director.

Mr Alan Steinfield, QC and Mr Christopher Harrison for the SIB; Mr Peter Griffiths for Mr Bartholomew-White.

LORD JUSTICE MILLETT said that section 3 of the 1986 Act provided that no person should carry on an investment business in the UK unless he was an authorised person under chapter IV of the Act.

The defendant did not contend

that Scandex was an exempted person. The question at issue was concerned with the effect of his alleged belief that it was an authorised person.

Section 6(2) gave the court power, if satisfied that a person had carried into any transaction in contravention of section 3, to order that person, and any person who appeared to the court to have been knowingly concerned in the contravention, to take such steps as the court may direct for ensuring the parties to the position in which they were before the transaction was entered into.

There were several routes by which a person might become an authorised person within the meaning of section 3. The defendant relied on two of them.

One was if the person in question was within the definition of an authorised person in section 31, the other was if the person was a "European" investment firm within the meaning of the Financial Services Act 1986 as EEA Regulated Markets (Exemption) Order (SI 1995 No 3273).

The effect of the 1995 Regulations was twofold. First they disapplied section 3 of the 1986 Act in the case of a European investment firm but subjected such a firm to regulation 4, which prohibited it from carrying on investment business in the UK unless the requirements of paragraph 1 of Schedule 3 to the Regulations had been complied with.

That had the effect of imposing further requirements not found in section 31 of the 1986 Act before the firm could lawfully carry on investment business in the UK, and was necessary because regulation 4(1) contained exceptions with the result that some bodies qualified as European investment firms without having complied with those further requirements.

Second, they prevented a quasi-European investment firm from claiming to be an authorised person pursuant to section 31. That was necessary to prevent such a firm from becoming an authorised person under section 31 by obtaining authorisation in its home state before it had complied with the additional requirements imposed by paragraph 1, Schedule 3 to the 1995 Regulations.

It was obvious that the word "authorised" in section 31(1)(a) did not mean merely "entitled". It could not sensibly be thought to have been the policy of Parliament to allow anyone to carry on an investment business in the UK without authorisation provided only that he was also carrying on such business without authorisation in an unregulated jurisdiction.

There were several indications in section 31 itself that the word "authorised" in section 31(1)(a) meant being in possession of a specific authorisation granted by the appropriate supervisory body.

Denmark was a member state within the meaning of section 31. Prior to January 1996 it was lawful under Danish law for a person to carry on investment business in Denmark without authorisation but that did not make him an authorised person within section 31.

On December 24, 1995 Scandex applied to Finans, the Danish regulatory authority, for authorisation to carry on investment business in Denmark. That enabled it to take advantage of the transitional provisions under Danish law which entitled it to continue investment business after January 1, 1996 without authorisation pending the determination of its application.

In the meantime, it was not a European investment firm or a quasi-European investment firm within the meaning of the 1995 Regulations. Nor merely by making its application for authorisation did Scandex become an authorised person within the meaning of section 31 of the 1986 Act.

The defendant submitted that while ignorance of English law was no excuse, ignorance of Danish law was. He had deposed that he believed, on advice from Danish lawyers, that Scandex was authorised under transitional regulations to transact investment business throughout the European Union. If that was a mistake, he submitted, it was a mistake of Danish law, and therefore to be treated as if it was made in ignorance of English law.

The difficulty with that argument was that the defendant was at all times fully aware of the position under Danish law. The

truth was that he knew that Scandex was not authorised by the relevant regulatory body to carry on such business in Denmark, but was entitled to carry it on without authorisation for the time being until the judgment in full, either out of their own resources or from the proceeds of insurance.

The form of order which Lord Justice Otton envisaged was suitable for the case before him. It did not follow that it was suitable for every case or even for the great majority of cases. Nor did it follow that it was the only kind of order which the court could make even after final judgment.

His Lordship saw no reason why the steps in question must be made after final judgment when payment to investors, and it was sufficient that they were steps towards the restoration of the parties to their former position so far as possible.

His Lordship was satisfied that they included power, after final determination of the necessary accounts and inquiries, to order payment of such sums or to a suitable person, who could be an officer of the plaintiff, appointed as receiver, so that a pro rata distribution could be made to investors under the directions of the court.

And if such an order could be made after final judgment when necessary accounts and inquiries had been completed, then an order for interim payment could be made after interlocutory judgment, and before the accounts and inquiries had been taken.

The only limitation was that all such orders must be by reference to particular transactions, but so long as that was the case then every payment into court with a view to its later distribution to the parties to a transaction and every payment out of court to one or other of such parties was a step for restoring them to the position in which they were before the transaction was entered into.

Lord Justice Otton and Lord Justice Hobhouse agreed.

Solicitors: Stephenson Harwood; Edwin Cos.

see why not. In *Pantell* Lord Justice Scott had been faced with a different problem. The persons liable to make payment were solicitors and were likely to be able to meet the judgment in full, either out of their own resources or from the proceeds of insurance.

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Lord Justice Otton and Lord Justice Hobhouse agreed.

Solicitors: Stephenson Harwood; Edwin Cos.

## Seeking disclosure of foreign documents

**In re Mid-East Trading Ltd (No 2)**

Before Lord Justice Peter Gibson, Lord Justice Thorpe and Lord Justice Chadwick

[Judgment December 9]

The principle that save in exceptional circumstances a foreigner who is not a party to an action should not be required to produce documents outside the jurisdiction concerning business transacted outside the jurisdiction was applicable when considering whether or not to make an order for disclosure under section 236 of the Insolvency Act 1986.

However, in so far as the making of an order under section 236 in respect of documents abroad involved an assertion of sovereignty then that was an assertion of sovereignty which the court could trespass upon the sovereignty of another state.

By contrast, it was said, the making of an order under section 236 in respect of documents which were not in the jurisdiction did not involve an exercise in sovereignty; alternatively, that it was an assertion of sovereignty which the court could trespass upon the sovereignty of another state.

In their Lordships' judgment, there was force in the submission that, in so far as the making of an order under section 236 in respect of documents which were abroad did involve an assertion of sovereignty then that was an assertion which the court could trespass upon the sovereignty of another state.

If that was the correct view, then it was not for the courts to erect the additional hurdle of "exceptional circumstances".

The power to make an order under section 236 was to be exercised in accordance with the principles explained by the House of Lords in *British and Common-*

*wealth Holdings plc v Spicer and Oppenheim* [1993] AC 426.

The applicant had to satisfy the court that after balancing all the factors, there was a proper case for such an order to be made. A proper case was one where the liquidator reasonably required to see the documents in order to carry out his statutory functions and production of the documents did not impose an unnecessary or unreasonable burden on the person required to produce them.

In applying that test and, in particular, in considering what burden would be imposed on a bank required to disclose details of another customer's affairs, the court would of course give weight to any risk that compliance with the order would or might expose the bank to claims for breach of confidence or to criminal penalties in the jurisdiction where the documents were.

Where that was a real risk it seemed to their Lordships likely that the Companies Court would be slow to order production; at least if there was some other route by which the documents could be obtained which afforded protection to the bank.

But that was because the risk that the bank would be exposed to liability was a factor to be weighed with others and not because there was some special hurdle of "exceptional circumstances" to be overcome by the applicant.

Mr Justice Evans-Lombe was satisfied that there was no real risk that the Lehman companies would be exposed to liability if required to comply with an order to produce documents which were in New York.

Solicitors: Freshfields; Lovell White Durrant.

## Construing term of lease

**Brown v Gloucester City Council**

Although the term of a lease, meaning its duration, was not usually regarded as one of the terms and conditions on which a lease was granted, it was not a word of art and should therefore be construed to give effect to what the parties had intended.

The Court of Appeal (Sir Stephen Brown, President, Lord Justice Millett and Sir Christopher Slade) so held on November 3, allowing an appeal by the City of Gloucester Council against Judge Rich sitting as a deputy High Court judge on May 13, 1996 who declared that on a true construction of the lease dated March 13, 1989 the length of term of the hypothetical lease for rent review purposes should be the 120-year residue of the term granted by the original lease.

LORD JUSTICE MILLETT said that while the term of a lease was not usually regarded as one of the terms and conditions on which a lease was granted, it was not a word of art and should therefore be construed to give effect to what the parties had intended.

Here the context supported the implied term that the duration of the hypothetical lease should be such term as the landlord might reasonably be expected to grant and the tenant reasonably expected to take in all the circumstances, see *Prudential Assurance v Salisbury Handbags* [1992] 1 EGLR 153, in order to carry the purposes of the rent review clause into effect.

## Motive for threatened publication irrelevant

**Holley and Others v Smyth**

Before Lord Justice Staughton, Lord Justice Auld and Sir Christopher Slade

[Judgment December 4]

A defendant's motive in seeking to publish material claimed by the plaintiff to be defamatory was irrelevant in determining whether the threatened publication ought to be restrained.

Where, therefore, a defendant threatened to publish material unless the plaintiff paid him to remain silent, the plaintiff was not entitled to an interlocutory injunction to restrain the publication unless the material was manifestly untrue in accordance with the rule in *Bonnard v Perryman* [1891] 2 Ch 269. His remedy was to sue in defamation after publication.

The Court of Appeal so held by a majority, Lord Justice Staughton dissenting, allowing the appeal of the defendant, Demco John Smyth, and discharging an injunction

granted by Mr Justice Ian Kennedy on June 20, 1997 restraining publication of "threat" press releases concerning the plaintiff, Sydney Alfred Holley, a director of the second plaintiff, SD & R Trading Ltd, a Jersey company, the third plaintiff, Henry Ansbacher & Co, a merchant bank, and the fourth plaintiff, Ansbacher (Jersey) Ltd, a trust company and manager of which Mr Holley was the company secretary.

The defendant, the sole beneficiary of a trust, threatened to send to the media press releases alleging fraud against the first and second plaintiffs and a failure by the third and fourth plaintiffs to investigate the fraud which it was their responsibility to do. The purpose of the threat was to persuade the plaintiffs to pay the defendant £200,000, the amount by which he claimed the trust had been defrauded.

The plaintiffs brought an action for libel against the defendant and

applied for an interlocutory injunction to restrain publication. The defendant asserted the truth of his allegations and maintained his intention to justify his assertions if he was allowed to publish and was subsequently sued for defamation.

Mr William Bennett for the defendant; Miss Prestley Baxendale, QC and Mr Gerard Clarke for the plaintiffs.

LORD JUSTICE AULD said that the court was asked to decide whether a defendant who threatened defamation of the plaintiff to obtain payment from him as the price of silence could rely on the rule in *Bonnard v Perryman* that interlocutory relief to restrain defamation was not ordinarily granted where there was a defence or claim of justification unless the plaintiff could show that it was plainly untrue.

Mr Justice Ian Kennedy, on the evidence, was unable to find that the plea of justification was plainly untrue. He decided, nevertheless, to grant interlocutory relief save in respect of the threatened publication to public regulatory and investigative authorities.

He held that the *Bonnard v Perryman* rule was founded on the right of free speech and did not protect a defendant whose motive was to extract money from the plaintiff as the price of not exercising his right of free speech.

Authorities since *Bonnard v Perryman* acknowledged the strength of the rule and continued to articulate the two associated reasons for it: (i) that defences of justification and fair comment were for the jury not the judge to decide, and (ii) freedom of speech, although not always giving the same relative importance to each: see *Mosson v Tussauds Ltd* [1994] 1 QB 671, *Fraser v Evans* [1994] 1 All ER 8, *Herbage v Pressdram*

Ltd [1984] 1 WLR 1160 and *Khadkholi v IPC Magazines* [1986] 1 WLR 1412.

In a number of comparatively recent authorities the courts have expressly declined to restrain, as an exception from the general rule in *Bonnard v Perryman*, a threatened libel intended or calculated to damage a plaintiff and made as a means of putting pressure on him to compensate the defendant for pecuniary wrongs: *Crest Homes Ltd v Ascon* [1980] 6 FSR 309, *Bessborough v Pym* [1981] 2 FSR 421 and *Papad v The Observer Ltd* [The Times July 14, 1986].

The authorities established that neither the would-be libeller's motive nor the manner in which the threatened publication, nor the potential damage to the plaintiff, was normally a basis for making an exception. Motive was logically irrelevant to the defendant's entitlement to exercise his right to freedom of speech if what he had to say was or might be true.

In particular, English jurisprudence had rejected as candidates for exception motives of vindictiveness or pecuniary gain. There was nothing unusual in an aggrieved person seeking what he considered to be his due by threatening to resort to the media if his claim was not met while hoping that it would not be necessary.

His Lordship rejected the notion that the defendant's threat to libel deserved consideration as an exception because it might be a criminal offence of blackmail. Save in the most exceptional case, which he took the view that application of the principle did not lead to the conclusion that no order should be made.

The liquidators challenged the premise that the *Mackinnon* principle had any direct application to a decision whether or not to make

The potential damage to the plaintiffs was not of such an exceptional nature or gravity to take the case outside the general rule. Accordingly, the circumstances did not justify regarding it as an exception to the rule.

On the material before it the court was not entitled to conclude that the defendant's threatened publication was plainly untrue.

Sir Christopher Slade agreed and Lord Justice Staughton delivered a dissenting judgment.

Solicitors: Wright Hassall & Co, Leamington Spa; Dibb Lupton Alsop.

## Infecting dose date

**Crestfield Jakob Disease Litigation**

Newman and Others v Medical Research Council and Another

Following the judgment of Mr Justice Morland on December 19, 1996 that those cases of Crestfield Jakob Disease among recipients of human growth hormone who began their treatment after July 1, 1977 were caused by the negligence of the Department of Health or the Medical Research Council, so that those claimants from plaintiffs whose treatment had ended before that date failed and that claims by those whose treatment began after that date succeeded, those patients

whose treatment straddled July 1, 1977 were entitled on appeal to adduce evidence as to whether or not they would have continued to be treated with the hormone after that date and whether or not the infecting dose had been received before or after that date.

The Court of Appeal (Lord Justice Kennedy, Lord Justice Chadwick) so stated on November 18 in a reserved judgment allowing an appeal by Mr and Mrs Newman on behalf of the estate of Terence Newman and others against the order of Mr Justice Morland on December 19, 1996 and remitting the case for further directions.

## Scots Law Report December 20 1997 House of Lords

### Proprietors did not create lease

**Clydesdale Bank plc v Davidson and Others**

Same v Same (Consolidated appeals)

Before Lord Goff of Chieveley, Lord Jauncey of Tullichettle, Lord Lloyd of Berwick, Lord Hope of Craighead and Lord Clyde

[Speeches December 16]

Pro indiviso heritable proprietors could not validly create a lease over the property in favour of one of their number.

The House of Lords dismissed two appeals by Alexander George Davidson from the Second Division of the Inner House of the Court of Session (Lord Ross, Lord Justice-Clerk, Lord McQuigg and Lord Morison) [1996 SLT 437] who on November 24, 1995 by a majority (Lord McQuigg dissenting) had refused appeals by Mr Davidson from Peterhead Sheriff Court.

The sheriff (K. A. McLennan) had granted decrees in favour of the pursuers, Clydesdale Bank plc, in two actions raised by them against the defenders, Mr Davidson and others, and the sheriff principal (D. J. Risk, QC) had refused appeals by Mr Davidson and two other defenders.

Mr D. A. V. Menzies, QC and Mr E. J. Auld for Mr Davidson; Mr W. C. Galbraith, QC and Mr S. A. Bennett for the bank.

Davidson had occupied the farms and lands to which it related for a number of years as tenant of the landlords and then purported to let them to him for three years at a rent of £4,000 a year.

The lands had formerly been owned by a partnership consisting of Mr Davidson and his parents. That partnership had been dissolved in 1968 and the lands thereafter conveyed to Mr Davidson and his parents as pro indiviso proprietors in the proportions of one half to Mr Davidson and one quarter each to his parents.

On February 24, 1977 and in 1985 Mr Davidson and his parents had granted standard securities over the lands in favour of the bank in security of monies due to the bank by virtue of bonds granted by Mr Davidson.

In 1988 the bank had served calling-up notices on Mr Davidson in respect of the securities. He had failed to make full payment and had accordingly been in default under the standard conditions applicable. His estates had been sequestrated and a permanent trustee appointed.

The bank had raised two actions, each praying declarator of its right to enter into possession of the lands and an order ordering Mr Davidson and others to remove from them. In his defences, Mr Davidson had maintained that he was entitled to continue to occupy the lands as an agricultural tenant under the statute of lease.

The question was whether a valid lease of lands could be constituted by co-proprietors in favour of one of their number. Differing views had been expressed in the textbooks and authorities.

It was well established that no person might enter into a contract with himself. There was, however, no objection in law to the making of a contract between co-proprietors regarding the use or management of the common property on any terms they chose, including arranging for one of them to have the sole occupation of it, but it was a distinct question whether such an agreement could constitute a lease.

The rights of each co-proprietor extended over the whole of the lands. In light of their basic characteristic it did not seem to his Lordship that any or all of the co-proprietors could validly create a lease in favour of one of their own number.

If Mr Davidson's co-proprietors had chosen to surrender their rights of use so as to leave him in exclusive possession that had not created in him a right of tenancy and simply removed a qualification on the rights that he enjoyed as a co-proprietor.

He had thereafter occupied the lands by virtue not of a right granted to him by the co-proprietors but of the right that he had possessed all along as a co-proprietor.

A right of sole occupation could not co-exist with a right of ownership, albeit co-ownership, in the same person. The greater right must absorb and extinguish the lesser right.

The narrow path that Lord MacKay of Clashfern had identified in *Pinkerton v Pinkerton* [1986 SLT 679], whereby a lease could

validly be constituted between a sole proprietor and several persons including himself as tenants was not available where the great right was held in its entirety by the landlord.

By virtue of that right he could grant the lesser right of occupation to others along with himself, but the co-proprietors in the present case had been able to grant nothing to Mr Davidson as sole tenant when he had already had a right of occupation of the whole lands.

His right to occupy had been attributable not to any grant by his parents but to his own right as co-proprietor. What he had been described as a tenant had been truly a compensation for the surrender of his parents' rights to share in the use of the lands.

What had been achieved by the consent of the three co-proprietors was that Mr Davidson had obtained as an act of management and administration the sole possession of the lands, but that had not secured for him a real right as tenant nor had it created a valid lease.

Lord Goff and Lord Lloyd agreed with Lord Justice-Clerk. Lord Jauncey delivered an opinion concurring with Lord Hope and Lord Clyde. Lord Hope delivered an opinion concurring with Lord Clyde.

Solicitors: Lawford & Co, Richmond for Steedman Ramsay, WS, Edinburgh, for A. C. Morrison & Richards, Aberdeen; Laytons for Alex Morrison & Co, WS, Edinburgh, for Wilson & Duffin, Aberdeen.

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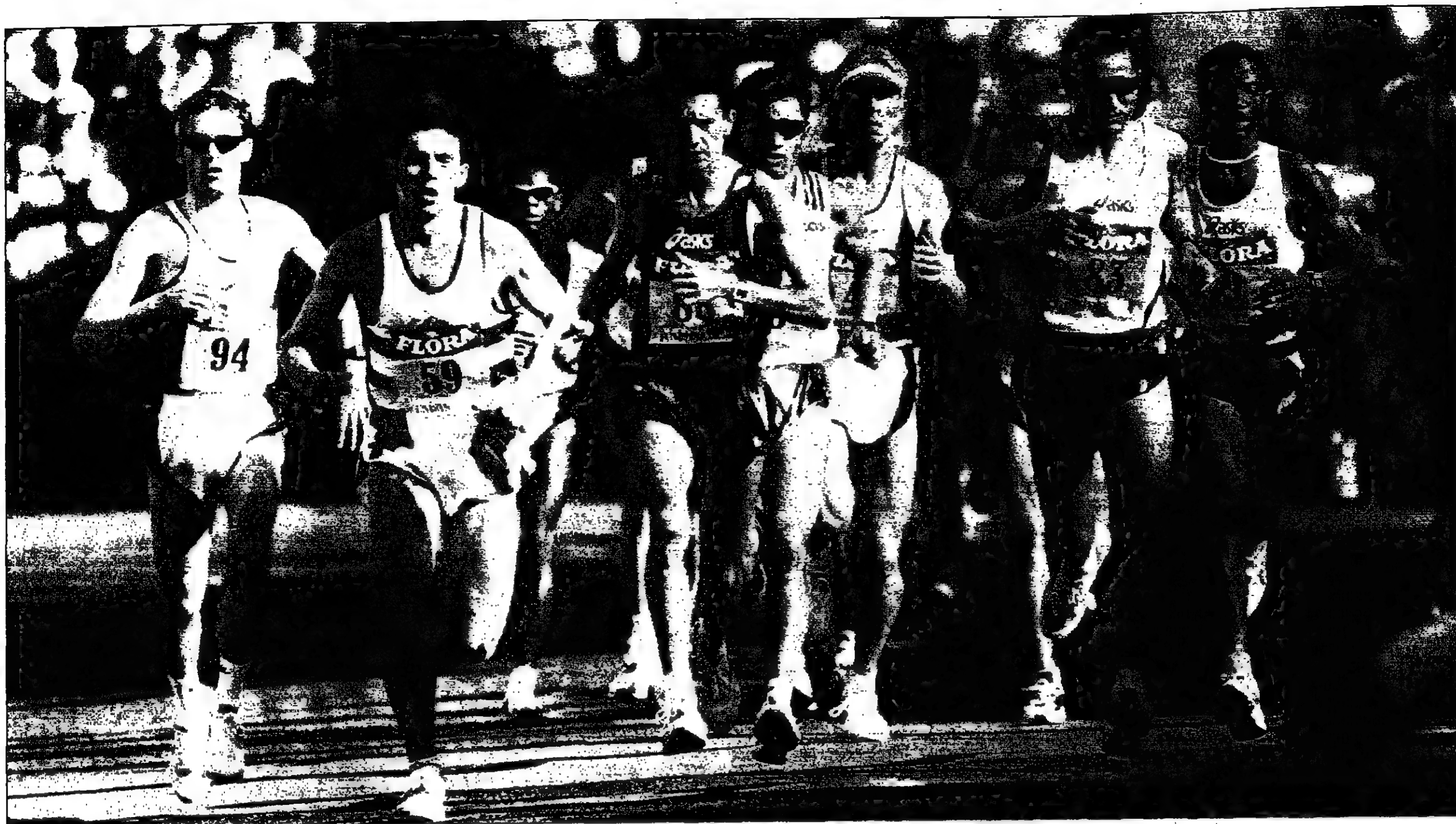
CHANGING TIMES



AN EXCLUSIVE COMPETITION

THE TIMES

# A chance to go the distance for Diana



**Wanted: 20 people to run the marathon  
as fundraisers for the Diana,  
Princess of Wales Memorial Fund**



**T**he Times has secured 20 places for its readers to take part in the 1998 Flora London Marathon and help raise more than the target of £5 million for the Diana, Princess of Wales Memorial Fund.

The Times 20 will be part of Team Flora, in which all the runners will be fundraising for the Memorial Fund, one of the two official charities for the race next year. A special panel has been set up to select readers wanting to 'Run for Diana' over the historic distance through the streets of London on Sunday, April 26.

The Times will also publish the complete results of the race — from the international heroes and heroines at the front to the determined joggers at the back.

There has already been unprecedented interest in the 1998 event. A record 100,000 people applied to enter, including 20,000 who specifically responded to an invitation to run for the Memorial Fund.

This year, it was televised in more than 100 countries and 600,000 people lined the London streets to cheer on



the 29,135 competitors, who ran from Greenwich to the Mall, triumphantly finishing the course of 26 miles 385 yards.

The fund-raising for the Memorial Fund will be poignant for many of the competitors next year because they will be running on the streets where the coffin of the Princess was carried at her funeral on September 6. It will also be 10 years since she was the official starter of the 1988 event.

Applications should not

come from people who have already been informed that they have been selected to take part in the 1998 race.

They should be from those people, who have already been rejected or from anyone else who feels they can be inspired by the attempt to run the epic distance. Both men and women, experienced runners and novices, will be considered.

The names of the chosen 20 will be published in *The Times* on Monday, January 19 and the newspaper will

then highlight some of the runners' stories and preparation in the build-up to the event itself.

All the members of Team Flora will be supported and helped with all aspects of the marathon running and fund-raising, from training and nutrition to self-motivation, by a specially-selected support team. Every penny raised by the 250 runners will go to the Memorial Fund, as all administration costs will be covered by the Flora London Marathon.

## THE TIMES DIANA TEAM COMPETITION ENTRY FORM

Read the form below carefully: the judges will base their decision on what you reveal in this form. All the winners who take part in the marathon on April 26 will be asked to sign a pledge form relating to their commitment to raise funds for the Diana, Princess of Wales Memorial Fund and to remit such funds by May 31, 1998. Our

entry forms for the chance to win a place in the Diana Team should reach the following address by January 9, 1998: *The Times Diana Team, Flora London Marathon, PO Box 5071, Leighton Buzzard, LU7 7FY*. Judging will take place on January 14 and the winners will be informed by telephone by January 19.

Title \_\_\_\_\_ Initials \_\_\_\_\_  
Surname \_\_\_\_\_  
Address \_\_\_\_\_

Day tel \_\_\_\_\_  
Eve tel \_\_\_\_\_  
Age \_\_\_\_\_ Female ☐ Male ☐

Occupation \_\_\_\_\_  
Which category do you wish to enter?  
Men ☐ Women ☐

Do you suffer from any illness/es? \_\_\_\_\_

Have you been in hospital for an operation?  
If yes, state what and when \_\_\_\_\_

Have you, a relative or friend, ever met Princess Diana? If yes, describe the occasion \_\_\_\_\_

Have you, a relative or friend, any connection with any of the Diana, Princess of Wales, charities, or a special reason for wanting to be in the Diana team? Describe your connection \_\_\_\_\_

Have you ever competed in a marathon before? \_\_\_\_\_

How much money did you raise? \_\_\_\_\_

For which organisation/s? \_\_\_\_\_

Have you raised funds for any organisation/s before? \_\_\_\_\_

Describe how much you raised and how you did it \_\_\_\_\_

Do you have any outstanding achievements of which you are proud? Tell us about them \_\_\_\_\_

What are your hobbies? \_\_\_\_\_

State, in not more than 50 words, why you deserve a place in this year's marathon \_\_\_\_\_

Please send the completed entry form to:  
*The Times Diana Team, Flora London Marathon,  
PO Box 5071, Leighton Buzzard, LU7 7FY*

CHANGING TIMES

مكتبة الشارقة





The car made from bottles galore

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How the other half go hunting

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A pilot who rose to the challenge

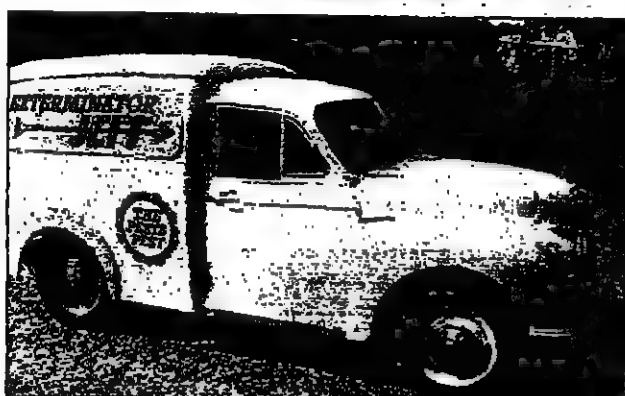
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SATURDAY DECEMBER 20 1997

# Minor celebrity at 50 years old

Kevin Eason on the stodgy British mainstay that has become a new big-screen icon



Minor van belonging to henchman Jeff the Terminator

In a gentler world where the beer was warm and the cricket on the green was played out under a bright sun, everyone would drive a Morris Minor.

And they do in the imaginary screen world of *The Borrowers*. Mary Norton's charming story of 4in-high people who live in the nooks and crannies of an English family home.

Little Morris is the only car to populate the cobbled streets in the film version of the tale, one of the Christmas blockbusters this year and starring John Goodman.

For the lovable Moggie defined postwar British motoring: it was small, practical and about as luxurious as powdered eggs.

Even Lord Nuffield, William Morris himself, was less than impressed when the covers were pulled from the first prototype 50 years ago. "Looks like a poached egg," he huffed sullenly at his design team, eyes narrowing at the pasty, thin young chap who joined Morris just before the outbreak of the war.

Unusually, the designer — Sir Alec Issigonis, who later went on to invent a little model called the Mini — was given responsibility for every piece of the car. He later said he had drawn everything down to the door handles and the little knob on the tiny glovebox. So he was more than hurt when

With their skinny tyres and primitive interiors, they had the most distinctive exhaust noise

new-fangled and increasingly fashionable models from Japan and Germany.

But if you grew up in the Fifties, you knew somebody who had a Morris Minor. With their skinny tyres and primitive interiors, they had one of the most distinctive exhaust noises of any car, emitting an extraordinary rasp as the spindly gearstick was shoved up a notch.

And they were incredibly simple and durable. The first cars were fitted with prewar side-valve 903cc engines which plopped into the engine bay with room to spare, so if running repairs were needed, even a driver with the worst case of fingers and thumbs could find a way around the carburettor, plugs and points.

To prove just how tough the

Nuffield treated his little baby with such contempt. Fortunately, Reg Hanks, Morris's vice-chairman, had the vision to believe that the car could be a winner.

It was more than that — for the Morris Minor took its place as one of the icons of British motoring for generations who wouldn't know a Ferrari from a tractor under normal circumstances.

By 1960, Morris had sold a million; the car was in production at the Cowley factory in Oxford for almost 23 years. Typically though, Morris could have sold more but for

pathetic under-investment and a lack of ambition which meant that, unlike Volkswagen's Beetle, the car was little exported and hardly developed at all over the years, apart from minor engine upgrades and a bit of smartening up of the bodywork.

That the lack of change probably only served to endear the familiar "poached egg" to motorists who were watching the roads fill up with

new-fangled and increasingly fashionable models from Japan and Germany.

But if you grew up in the Fifties, you knew somebody who had a Morris Minor.

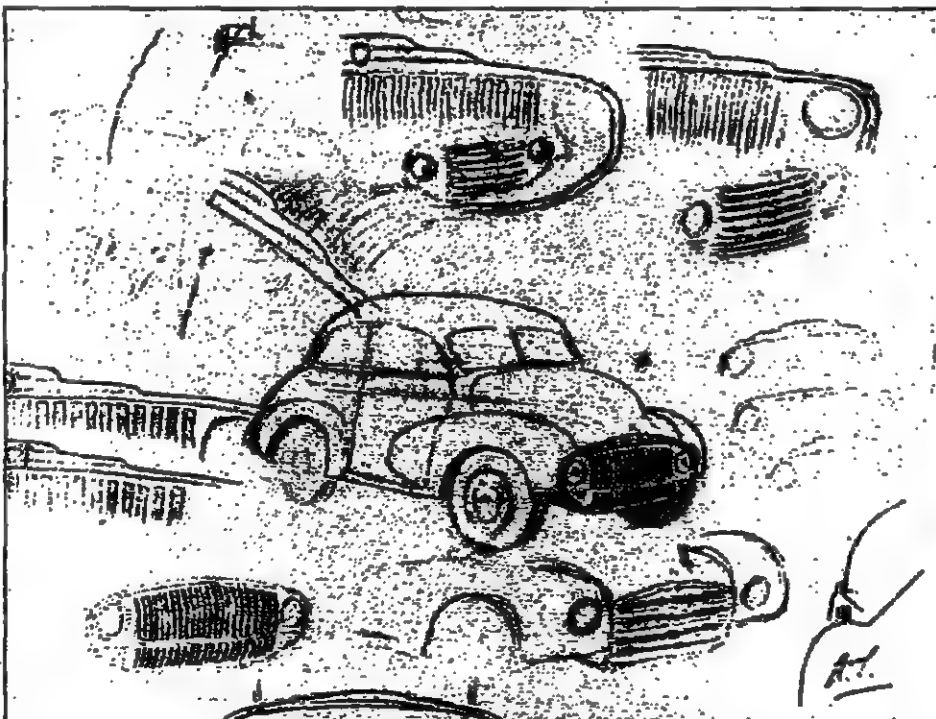
With their skinny tyres and primitive interiors, they had one of the most distinctive exhaust noises of any car, emitting an extraordinary rasp as the spindly gearstick was shoved up a notch.

And they were incredibly simple and durable. The first cars were fitted with prewar side-valve 903cc engines which plopped into the engine bay with room to spare, so if running repairs were needed, even a driver with the worst case of fingers and thumbs could find a way around the carburettor, plugs and points.

To prove just how tough the



Oxford bags: an extraordinary stretched version of a venerable Morris Oxford features among the "poached eggs" that fill the film version of the classic children's story



Issigonis's original sketches: he designed everything down to the glovebox handle

Minor was, Morris conducted its own test in 1952: a nonstop 10,000-mile run.

Engineers wanted to know how the mechanical parts would stand up to running without cooling down. They devised a special trailer, on to which the Minor would run for re-buffing and driver changes without having to

stop, and then took the car to the famous Goodwood circuit in Sussex.

The run started at 6am on October 1. SJO 624 was fitted with a new 803cc engine provided by Austin. Morris's stablemate in the newly-formed British Motor Corporation, and off it chugged around the windswept track.

Almost ten days later, the car achieved 10,000.76 miles at an average speed of about 45mph and returned 41.9mpg — pretty good for a car even today.

But its originator was Issigonis, one of the most brilliant minds the motor industry has produced and probably the only designer next to Ferdinand Porsche

(creator of the VW Beetle and Porsche 911) who could field two entrants in the league of top ten legendary cars, with the Mini and Minor.

Even he could not have guessed, though, that 50 years on from that crushing put-down, his "poached egg" would be the unlikely star of a global cinema smash.



Minor sold in droves — but for the company's apathy, it could have sold many more

## LANDMARKS IN THE MOGGY'S LIFE

- First Morris sold was an Oxford in 1913
- Last Morris was sold in 1983 when it was phased out by BL, later Rover
- First British car with headlights faired into the

the wings was the 1939 Morris Series-E

- Britain's first £100 four-cylinder car was a Minor two-seater convertible, launched on New Year's day, 1931

## TV star saved from death plot

Vaughan Freeman on a rare Rover set to be killed with Penelope Keith

Film-makers who had planned to crash and burn a rare prewar Rover saloon in the interests of artistic integrity have changed their minds, and instead the car has found a new lease of life with an enthusiast.

The Rover, which will be seen driven by Penelope Keith this Spring in the television series *Coming Home*, was to have been destroyed within the next few weeks in a dramatic flaming end to the series and to the Penelope Keith character.

When news of the automotive murder spread through the classic car community, there was outrage. Now that the 1936 Rover 14 is to be spared, relief is the order of the day.

The Rover would not have been the first star car to "die" at the behest of film and television directors.

An E-Type Jaguar was just one of the cars that was filmed apparently meeting a violent on-screen end in the classic film *The Italian Job*, and every week cars are wrecked

in filmed cops-and-robbers chases. The potential loss of the Rover touched a nerve however.

Cliff Evans of the Rover Sports Register, which has 1,400 members who own all sorts of Rovers, says: "The Rover 14 is a nice car. My own car is the 1935 Rover 12, which is very similar, and, like the 14, does not have a boot. Instead it has a spare wheel on the back with a metal cover and brackets for extensions that carry luggage."

The Rover 14 was mostly used by doctors and professional people, because, compared with the Austin and Morris cars of the time they were around £150 dearer and would sell for £300 to £350.

"They are not hugely valuable, but a car that has been well restored might fetch £8,000 and a car in perfect condition would fetch a little more. There are not very

many of them around however. Even at Rover club meetings you only see a few."

"I am very pleased that this car has been reprieved. I hate to see them destroyed. You often see something like a Jaguar MkII being tipped over a cliff and it always makes me gasp with horror."

He adds: "It is always better to see a Rover restored and back on the road rather than being destroyed, but then perhaps I am biased."

Chris Thompson, art director for Portman Productions, which makes the television series *Coming Home*, says: "The plan initially was that the car would be destroyed in a crash and that it would burst into flames."

The series is based on Rosamunde Pilcher's novel of the same name, which specifies that the character por-

trayed by Penelope Keith drives a Rover, and that the vehicle, with her in it, dies a fiery death.

Now though viewers will see the car heading at speed towards a haycart. Images will flash between exterior shots of the car heading for oblivion, and to an increasingly frantic Penelope Keith inside the car. But the carnage will be left to the viewer's imagination, as the crash is blacked out.

The plan at first was actually to crash the car. Now though we are going to cheat. We have spent quite a bit of money restoring the car, in the region of £2,000, and although it is not in immaculate condition, it seems extravagant to destroy it."

The car has already found a new, more restful home, having been sold after completion of filming for the modest sum of £1,000. A Portman Productions spokesperson said: "I think in the end we were rather generous when we came to sell it, but it is nice that it did get saved."



Rover 14s used to be owned by doctors and other professionals, as they were considerably dearer than Austins











go

# Hawking a new idea for the hunt



Toyota Hunter is roofless and a metre longer than a standard Land Cruiser. The vehicle has a tuned engine and an extra axle for selectable four or six-wheel drive. Its hydraulically controlled spotting seat can rise more than 2ft

## Dave Selby on go-anywhere machines for storming after turkeys through the desert

This is how the other half hunt. In the far-off days of Empire, Indian Maharajahs commissioned extravagant Rolls-Royces and Daimlers upholstered with endangered species, festooned with ruby-eyed boa horns and silver plate, in their pursuit of big game.

For centuries past, in the Middle East, those who hunt for food and sport in the desert have used camels, horses, and falcons. The falcon remains, but modern sportsmen have replaced the horses and camels with the latest four-wheel-drive machines converted into ultimate hunting vehicles by specialist coach-building and engineering companies.

The prey is the houbara, or desert turkey, and you can bet that one or two won't make it as far as Christmas — at least not now this amazing six-wheel-drive Toyota Land Cruiser has left the West London workshops of Taylor Mead Engineering for its final destination in the Middle East.

Similar vehicles have been made

on a variety of platforms, and the Jankel Group in Weybridge, Surrey, has just introduced a version based on the Range Rover HSE. It offers a fridge, water container and gun rack as standard, and you need a ladder to get over the side.

But before the Land Cruiser left these shores, *The Times* was given exclusive access to this remarkable machine. Customers for these types of vehicles don't have names or faces which moon eagerly at you from the pages of *Hello!* magazine. Such are the considerations of client confidentiality and security in this niche of the luxury vehicle market that you can only read about it now it has left the country.

Our encounter with the Toyota Hunter took place in a secluded field kindly provided by Viscount Cobham at his Hagley Hall estate in the West Midlands. The valuable Saker falcons were from Christopher Neal's Falconry Centre near Kidderminster.

Six months earlier, Taylor Mead Engineering in West London

### TOYOTA HUNTER

Body: Lexus Land Cruiser converted by Taylor Mead Engineering. 1m longer than standard car to accommodate extra axle.

Engine: 4.477cc, 270bhp six-cylinder, 24-valve petrol. Transmission: five-speed manual with high and low ratios. Permanent four-wheel drive, selectable six-wheel drive.

Equipment: hydraulic spotting seat with 2ft elevation, reinforced suspension and Kevlar body armour.

Price: About £43,000 for car and about £100,000 for conversion.

bought around £43,000 worth of left-hand-drive Land Cruiser — an American Lexus model with all the extra refinements and luxury garnish. Now, at a cost of approximately £100,000, it has been converted into what Taylor Mead boss Jam Fakouri hopes his wealthy client will consider to be the ultimate hunting vehicle.

It's roofless and a metre longer than a standard Land Cruiser, has an extra axle for selectable four or



The Jankel Group has just created a Range Rover-based version

six-wheel drive, and a hydraulically controlled spotting seat that rises more than 2ft. To ensure its performance and reliability are exactly what his client demands, it has been tested at secret MoD facilities and put through its paces on-road, off-road, on-sand, and at a tank proving ground.

Says Iranian-born Fakouri: "With customers in this market, you get one chance — no excuses. Every time the vehicle is taken out,

it will be driven as if it's the last time. It's got to stand up to the most extreme abuse and remain utterly reliable, trip after trip."

Falconer Neal explains what the shiny silver Hunter will have to endure: "Tracking a houbara could take half a day alone. The spotter sits high in the spotting seat with his Saker falcon and when the birds spot the prey that's when the chase begins. I've seen hunting vehicles thundering along over

### RANGE ROVER

Body: Range Rover HSE with roof removed and extended by 1m for third axle.

Engine: Tuned version of 4.6-litre V8, which gives 225bhp in standard form. Transmission: Permanent four-wheel drive, switchable six-wheel drive.

Equipment: Standard suspension replaced by reinforced springs. Elevating passenger seat that lifts to level of windscreen top, falcon stand, fridge and gun rack.

Price: £49,325 for standard HSE plus £50,000-£120,000 for conversion.

Sitting in the deep rear seats the ride feels pliant and smooth — until Fakouri pretends he's spotted his prey. In pursuit, he burls the Hunter round in an imaginary roller coaster — coasts higher, higher, bumper and faster than anything at Alton Towers. He even throws in a leap for good measure as we're catapulted from our seats and only just caught by the high backs. "I kept the speed down because we haven't fitted the seat-belts and all the grab rails yet," he said.

This Hunter is more pumped up than anything on television's *Gladys*. What was an automatic Land Cruiser now has a Toyota five-speed manual gearbox, re-engineered by Taylor Mead with toughened steel cogs, gears and chains. Fakouri explains: "There's nothing wrong with the original, but this vehicle is going to be subjected to extreme forces and we have to be absolutely certain it can cope — there's no RAC relay service in the desert."

Fakouri describes his company's approach as "total over-engineering", and it seems to pay off. So delighted is the new owner that on his recommendation a friend has ordered one just like it — well, not quite. The friend wants his 10cm longer and turbocharged. Well, you might as well keep a little ahead of the Joneses.

## Alan Capps compares two Ford and VW products that come off the same production line

The Ford Galaxy, Volkswagen Sharan and Seat Alhambra all come off the same production line in Portugal.

Once such unlikely combinations would have been classified under the perjorative term of "badge engineering", something invented in the 1960s when burgeoning conglomerates swallowed small companies and then abused customer loyalty by sticking hallowed symbols on second-rate products.

But in the more sophisticated climate of the 1990s there are some advantages for the buyer who takes the trouble to examine the results of such unholy automotive alliances.

Chief among these must be the enormous range of engines now available in these joint-venture vehicles. Two examples of the Ford/VW product illustrate this point.

## Sibling rivalry among the people movers

The Sharan I tried was powered by a 1.9-litre turbodiesel that produces a very respectable 110bhp. There can be no more economical way of lugging seven people and their baggage around the countryside. Some engines feel merely adequate, but this one felt indestructible, and its economy — given the size of the vehicle and its ability to cruise smoothly close to the motorway speed limit — was remarkable.

The diesel engine has suffered a bad press in recent years, but for many people its extra torque and economy still

outweigh any doubts about emissions. Now there is a new generation of diesel engines that manufacturers claim are just as refined as petrol units, much cleaner than previous diesels and return astonishing fuel consumption.

The VW engine is one of the best. Even when driving a vehicle as large as the Sharan through towns, it returns more than 33mpg, rising to well over 50mpg out of town. With a torque figure of 173lb per square foot at only 1,900rpm that's an awful lot of pulling power for your pounds at the pump. Unusually for an

MPV, it can also be teamed with automatic transmission.

This would be an excellent engine to choose if economy is top of your list or if you are planning to do a lot of towing or heavy load lugging.

What the Sharan and the Galaxy share is the versatile interior, seven seats with the front row able to swivel right round and the back two rows easy to remove once you've mastered the technique. If you travel a lot with children the MPV has advantages. Kids love the high-riding position, there are few vehicles in which my four-year-old daughter has

sat so uncomplainingly on a six-hour journey.

VW has put much thought into accessories to exploit this child-friendliness, including an integrated child seat with its own harness, thus overcoming the lack of a three-point belt in the middle seat. The smallest child seat, for babies, has a rocking position for use outside the car.

But what about the dreadful fiddly radio controls? It seems odd that a company like VW, which has obviously put a lot of thought into its latest products, perseveres with such nail-breaking devices. By contrast, the Galaxy I drove had all the audio controls on a separate stalk on the left of the steering column, so changing the station or volume could all be done without taking hands off the wheel.

Which of these joint-venture vehicles you choose is mainly a matter of brand loyalty. You can get a Galaxy with VW's turbodiesel engine, but you can't get a Sharan with Ford's 16-valve 2.3-litre engine. This makes the Galaxy a relaxed cruiser which reaches 60mph in a fraction over ten seconds. A combined cycle figure of 28mpg falls short of the diesel's economy but compares well with other petrol engines. But mid-range power and a 121mph top speed are impressive, and just what the Galaxy needs for long distance or motorway driving.



VW Sharan SE, with a frugal 1.9-litre turbodiesel that gives good power, costs £21,724



Ford Galaxy GLX has a stronger, thirstier 2.3-litre petrol engine, and costs £20,205

### AUTOFAX by Les Evans and David Long

METAL PAINT WAS INVENTED BY ACCIDENT AFTER A PAINT-GRINDING MACHINE'S BALL BEARINGS BROKE UP...

PENICILLIN, NOVELTY AND NOBEL LAUREATE ALBERT CAMUS DIED AFTER CRASHING A FACEL VEGA.

FOR MORE THAN 10 YEARS THE WORD "CITROËN" WAS SPILT OUT IN THOUSANDS OF LIGHTBULBS DOWN THE LENGTH OF THE EIFFEL TOWER.

THE TIMES ONCE DISMISSED PIONEERING AUTOMOBILISTS AS "MOTORIOUS CARBARIANS"

مکان المجلد



## go

**He drives his Jaguar Sovereign**

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"I rather fancy trying cross-country motorcycling..."



**David's Cessna makes life easier with its power-assisted controls:**

## Grand prix star's saloon showdown

## Of Christmas past

■ **MOTORCYCLE LUNGE:** New York's famous Solomon R. Guggenheim Museum, more usually known for its Warhols and other modern masters, is displaying more than 90 motorcycles in a BMW-backed exhibition celebrating the high points of motorcycle technology and design.

The organisers say the show, which it is hoped will come to Britain, "will include a critical exploration of themes related to motorcycle production and culture, including speed, functionality, sexual representation and outlaw culture". There should be some shiny big bikes to gawp at, too.

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### ISA NO GOOD 50

Readers give their views on individual savings accounts

# WEEKEND MONEY

### GO FOR BROKER 53

How to select the right person for your deals



The furore over the Paymaster General and Orion Trust has thrust trusts into the spotlight. **Gavin Lumsden** reports

## Taking rather a lot on trust

**G**eoffrey Robinson, the millionaire Paymaster General who enraged Middle England with his announcement of the individual savings account two weeks ago, could save millions of pounds in capital gains tax because of the unusual circumstances of the Orion offshore trust of which he is a beneficiary.

This is unlikely to endear him to the 500,000 people who learnt that they may have to pay tax on their savings over £50,000 once the Isa is introduced in 1999, particularly as most will be unable to retrace the route that led him to his good fortune. To understand why, you have to go back to basics and look at why most trusts are set up, how they are used and who is involved.

In essence trusts are a way of transferring ownership of a property into the hands of a trustee who will manage it for the benefit of someone else. There are three people involved: the settlor who sets up the trust, the beneficiary who benefits from it and the trustee who is obliged to manage the trust in good faith for the beneficiary.

By splitting the legal and beneficial ownership of a property, trusts are useful for people planning their wills or wishing to provide income for members of their family. Trusts can also provide continuity at death by avoiding the complication and expense of probate (determining to whom a property belongs).

Zealous entrepreneurs have been known to use trusts to protect the businesses they have established from being squandered by their descendants. Less honourably, they are often used to obscure the ownership of a property. Partners preparing to divorce their spouses sometimes use trusts as a hideaway for assets they do not want to split, for instance.

Controversy has dogged trusts since their earliest days. From the 13th century they enabled Franciscan friars, who were otherwise pledged to lead lives of poverty, to live in grand properties bestowed on them by wealthy individuals who retained the legal ownership without the benefit of growth in the shares' value.

The latest furore has naturally focused on how trusts can be used to avoid paying tax. How-

ever, it is possible to overplay this aspect. Although trusts do shift the liability for tax from one person to the other, at the end of the day, someone, whether it is the settlor, trustee or beneficiary, will pay tax.

Even offshore, where UK tax rules do not apply, tax avoidance is not the only reason for setting up a trust. Wealthy individuals with interests around the world will co-ordinate their affairs through an offshore tax haven for simplicity as much as reducing their tax bill. Indeed since 1991 there have been no tax advantages for UK residents either setting up or benefiting from trusts offshore.

Maurice Fitzpatrick of Chantrey Vellacott said: "It is a widespread myth that if an ordinary UK domiciled resident puts money in an offshore trust it will escape all forms of tax." If an offshore trust sells an asset it will be the settlor resident in the UK who foots any capital gains tax. Similarly, beneficiaries living in the UK will pay tax on any income from the trust. Mr Robinson and the Orion Trust are an exception which we will come to later.

There are four basic types of trust, each with different tax implications. Generally speaking, the more flexible a trust is, the more involved the tax process becomes. It is essential to seek the help of a professional adviser, such as an accountant or solicitor. Costs vary but for an onshore trust are generally about £1,000 to £2,000 and double this for an offshore trust.

**■ ABSOLUTE TRUSTS:** These are the simplest. Here the beneficiary (or beneficiaries) is named from the start and has an absolute right to income and capital from the trust, usually from the age of 18. They are also liable to pay the tax. Once set up, the trust is irrevocable.

Settlers can also be beneficiaries. For example, government ministers, such as Geoffrey Robinson, set up so-called blind trusts to manage their shares and business interests before they take office. By putting their assets under the management of a trustee, ministers hope to avoid any accusations of conflict of interest, although they benefit from what the trustee does on their behalf. Unfortunately for Mr Robinson, the media spotlight has not focused on the Geoffrey Robinson Personal Settlement as his blind trust is called.

**■ INTEREST IN POSSESSION TRUSTS:** These are used by settlers wishing to give away the right to income but not necessarily the right to capital. Similar trusts were enjoyed by the Franciscan friars. Today, they are more frequently set up for grandchildren. For example, grandparents can put their house in trust, allowing the beneficiaries, their grandchildren, to live there rent-free or rent out the property and receive the rental income. What the grandchildren cannot do is sell the house, and take the money as they have no right to the capital. However, trustees are often given wide powers when they are appointed so they can choose when and to whom of the beneficiaries to give some of the capital. With these trusts the tax burden shifts to the trustee who pays income and capital gains taxes at the basic rate, although the use of indexation and annual exemptions will reduce the latter bill. Any income received by beneficiaries will be accompanied by a tax credit: this means

the discretion of the trustees in this specialist trust. Because it is unclear where the tax liability will fall, the Inland Revenue charges a punitive rate of 34 per cent on the trust. Inheritance tax may have to be paid by settlers when transferring their assets into the trust or by the trustees on each ten-year anniversary or when funds leave the trust. The Orion Trust is a discretionary trust. It plays to different rules because its settlor was a non-UK citizen living abroad.

### Since 1991 there have been no tax advantages for UK residents setting up or benefiting from offshore trusts

non-taxpayers can reclaim the tax, basic-rate payers have nothing to pay, while those on the higher rate pay the difference between the basic and higher rates.

**■ DISCRETIONARY TRUSTS:** Any benefit paid to the beneficiaries is entirely at

the discretion of the trustees in this specialist trust. Because it is unclear where the tax liability will fall, the Inland Revenue charges a punitive rate of 34 per cent on the trust. Inheritance tax may have to be paid by settlers when transferring their assets into the trust or by the trustees on each ten-year anniversary or when funds leave the trust.

**■ ACCUMULATION AND MAINTENANCE TRUSTS:** The most popular trust, this structure is used by settlers

wishing to bestow income and/or capital on their children or grandchildren when they reach a certain age (between 18 and 25). Provided there are two or more beneficiaries sharing a common grandparent and that income from the trust is accumulated, or spent on the beneficiaries' education or maintenance, this is the most

tax-efficient form of trust. Settlers escape inheritance tax if they live for seven years after establishing the trust.

Why is Mr Robinson's case an exception? The Orion Trust in Guernsey, of which Mr Robinson is a potential beneficiary, does not conform to any of the above tax rules, not

because it is in an offshore haven, but because the woman who set it up, Joska Bourgeois, was a non-UK resident and therefore outside the scope of UK tax law. Because she died in 1994, Mme Bourgeois, a Belgian national living in Switzerland, has effectively put Orion beyond the reaches of the UK taxman for ever.

Because of this, Orion can grow its assets tax-free and distribute the capital to beneficiaries in the UK who have no tax to pay. The implications of this for Mr Robinson were enormous when last year he was given the right to buy 9.8 million shares in TransTec, a company he founded. Mr Robinson could have subscribed to the shares but would have had to pay tax on any increase in their value whenever he came to sell them. He could also have sold his right to a third party, but that would have denied him

the benefit of growth in the shares' value. Instead, Mr Robinson sold the right to buy the shares to Stenbell, another company he owned, which sold them on again to Orion. By transferring them to Orion he could be confident that a trust of which he was a potential beneficiary could benefit from the growth in the shares free of tax. According to Mr Fitzpatrick, it is "a classic case study in how to use an offshore trust".

The effect of this could be dramatic if the TransTec shares continue to perform. In the past two years they have doubled in value. Orion now owns £13 million of the company's shares. If they were to double again the trust will have gained £13 million. Ordinarily, this would produce a £5 million capital gains tax bill — but not for Orion or Mr Robinson or any other beneficiary of the trust.



From the 13th century, trusts enabled Franciscan friars to live in grand properties bestowed on them by wealthy individuals who retained the legal ownership without the benefit

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## Roll up for the tax dream

We can dream. For a generation, there has been wide agreement that taxes on savings and investment should be as neutral as possible. Dream on. As Gordon Brown strives to reform the tax system, if only because it is there, tax threatens to dominate investment again until he has tired of playing with his fiscal powers.

All taxes distort people's choices, distort markets and therefore distort the economy. But the quest for neutrality is not a plea to be let off, if only because that means higher taxes and worse distortions elsewhere in the system. It is merely a desire for our rational investment choices to be allowed to follow as closely as possible the economic returns available on different kinds of assets and enterprises.

In much of the postwar period, tax considerations drove investors' decisions, along with exchange controls and inflation. By the 1970s, tax breaks or tax avoidance had become the dominant, often the only, selling point for investment schemes. They cloaked high costs and poor returns on life policies, corruption at Lloyd's and crookery offshore. Investors knew they should never choose investments primarily for tax reasons. But taxes made such a difference that you could not ignore them.

Nigel Lawson did the most of any recent Chancellor to reduce tax distortions in the economy, by cutting tax breaks to pay for cuts in tax rates. He even started on investment. Life insurers have never forgiven him for axing premium relief, and their inclusion in individual savings accounts is poor recompense, unless they use Isa policies as loss-leaders. By contrast, one purpose



GRAHAM SEARJEANT

of introducing personal equity plans and changes in tax rules for unit trusts was to allow at least some investment in shares to be more comparable to endowment or pension plans.

Reforms came to a shuddering stop, however, when Lord Lawson of Blaby, as he now is, rolled up his sleeves to tackle the generous reliefs available to pension schemes. The industry fought back and political resistance was too great. Pension schemes are such an inflexible, unattractive proposition that few would sign up unless they were bribed by the Inland Revenue, if not employers.

Can it be a coincidence that mis-selling of tax-advantaged personal pensions swiftly became the biggest investment scandal of the 1990s? Even now, the Government faces an awkward choice between costly extra tax rebates or legal compulsion if it is to get its planned stakeholder pension off the ground.

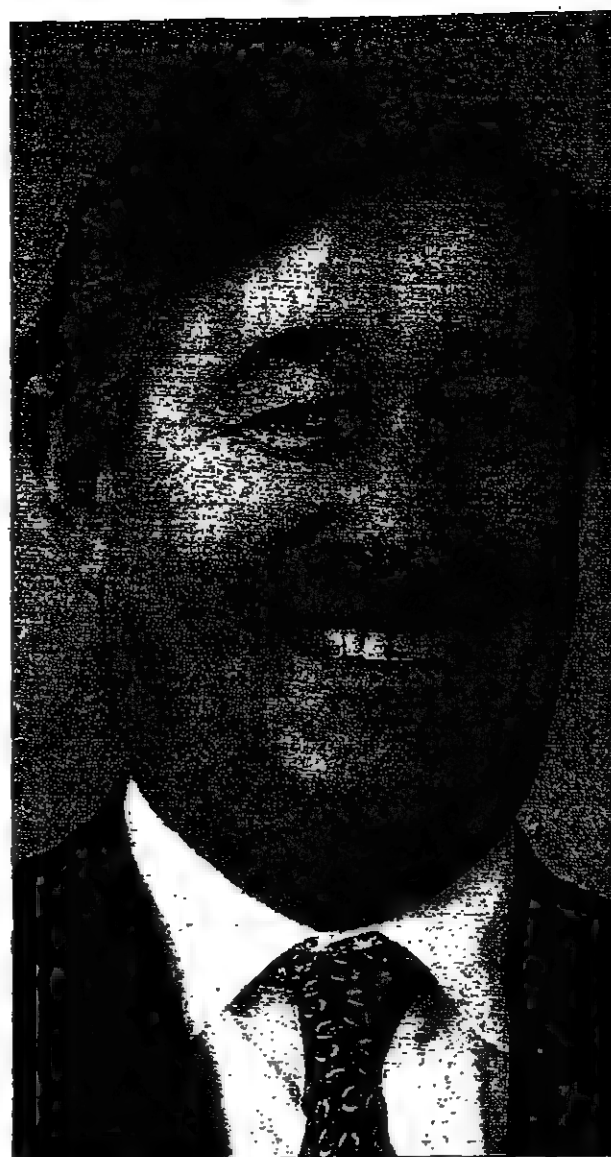
What investors really, really want from successive Chancellors is to be allowed to roll up the returns on their savings without paying tax. Incentives

to put money aside or tax liabilities when it is time to turn investment into consumption are a matter for the Chancellor of the time.

For many, Mr Brown has already cut returns on shares relative to bonds, deposits or property. But that aim should inform any further changes. Minor adjustments could, for instance, make unit and investment trusts true roll-up investment vehicles without having to use fancy techniques. Similar vehicles that allow investors to switch or choose their own shares would usefully compensate for loss of Peps, even if returns are taxed on withdrawal.

To judge from the latest leak, the Treasury has backed away from its pre-election plan to tax short and long-term capital gains differently. That is a mixed blessing. CGT is a malign tax but a necessary one. That is why it is so complex and why reforms to make it fairer and simpler are so elusive. For most modest stock market investors, the annual tax-free allowance has eased distortion. The Chancellor should resist the high temptation to axe it, but investors should not bet on him doing so and should plan accordingly.

The next reform zone is inheritance tax. There too, Labour's pre-election prejudice to tax the rich more, the very approach that has forced successive Chancellors to supply more loopholes the richer you are and make the tax take small. This tax cries out for the Lawson approach. A 10 per cent rate with few exceptions would minimise distortion, hurt less and raise more. Again, do not bet on it. More likely, tax consultants and offshore centres will be the winners.



Geoffrey Robinson took responsibility for the account

## Protest grows at Isa plan

Two weeks ago we asked readers of Weekend Money if they were interested in taking part in the Government's consultation procedure regarding the new individual savings account. The answer has been a resounding 'yes' as we have received hundreds of letters from all over the United Kingdom, many of them covering the same themes.

Many commented on the lack of thought that has gone into how this major piece of legislation will affect the majority of retired, and soon to be retired, ordinary working people and middle-class professionals who have been saving towards their retirement.

Others pointed out that £50,000 is not a lot of money to fund healthcare and possibly residential care as they grow older. Others agreed that the idea that the poorest in society will suddenly be able to find the cash to afford them, because Isa products will be sold in supermarkets, is particularly fallacious. Here we print a selection from the letters we have received.

## We feel betrayed by new Labour

From Mr C.J.B. Nitsch.

Sir, I write as a 60-plus who retired recently after a full career in the Services and ten years working as an insurance auditor. My wife and I are one of the many families who have sought to work hard, educate and provide opportunities for our children, and to save for retirement and to be independent of state assistance in old age.

With this as background, I feel that we can not be alone in being dismayed and disillusioned by Labour's consultative proposals for Isas to replace Tessas and Peps from April 1, 1999. In good faith and encouraged by successive governments we, like many others, have used these accounts to build up our savings.

With the limits on permitted subscriptions, there was never

any hint that the accounts could or would lose the tax concessions which made them attractive to the general saver.

To propose, as Labour does, a £50,000 limit on transfers of savings existing Peps and Tessas to Isas is a cynical betrayal of people's trust. I hope that you will campaign strongly against this injustice. If Labour wishes to insist that Peps and Tessas should cease, surely the only honest way is to stop further accounts being opened or additional funds invested from a particular date — but without, in effect, penalising those who have saved through these mediums in recent years.

Yours faithfully,  
C.J.B. NITSCH,  
The Hermitage,  
Easton Royal,  
Pewsey, Wiltshire.

## Double the Isa limit

From Dr Ron Law.

Sir, The sum permitted within the Isa should be at least doubled, especially in the case of pensioners, for two reasons.

First, we face a demographic time bomb, with the number surviving to 85 years and increasing by 74 per cent to 1,767,000 over the next 35 years (national population projections from the Office for National Statistics). This exponential growth in the extremely old will place an increasing physical and financial burden on the community. This frail group can only come from the cohort of those who reach pensionable age. Another arm of the Government has recognised this problem within the past few days by the appointment of a royal commission to

look into extreme age and dependency.

Secondly, public services are bleeding experienced professional staff as teachers, police, doctors and other civil servants take early retirement, seize their lump sums and often return to part-time jobs. This loss of experience is a severe problem, especially as professional training has lengthened and the number of useful years has declined at both ends of working life. To help to overcome this, those retiring aged 60 or later should be allowed to top up their Isa by an increasing proportion of their lump sum up to a certain limit.

Yours faithfully,  
RON LAW,  
1 Beechworth Close, NW3.

## How many Peps?

From Mr Peter Marshall.

Sir, One issue that appears to have been overlooked in the Government's numbers game is not whether 750,000 or 350,000 people currently have Peps and Tessas of over £50,000 but what this number is likely to be in 18 months' time (October 1999). Based on the recent popularity of Peps and Tessas over the past three to four years I would not be surprised if it was in the order of several million. Anyone

with £30,000 currently invested could expect this to be well in excess of £50,000 based on further contributions and current growth rates. I wonder what the Government's estimate of people with £30,000 or more they not thought this through like the rest of their proposals?

Yours faithfully,  
PETER MARSHALL,  
12 Greville Park Avenue,  
Ashted,  
Surrey.

## Is there a hidden agenda?

From Mr Scott Allen.

Sir, Regarding Isas, in general, the press has been excellent and I would add my vote to any lobbying The Times can do. I have tried to contact the Inland Revenue for its free booklet but without success. Lines are obviously jammed.

Politically, the Conservatives lost power because they were held responsible for the decline in house prices and mass redundancies of the middle-aged. They were punished accordingly because the electorate would not forgive and certainly did not forget.

Now Gordon Brown seems willing to risk losing the re-election of Labour by tampering with the assets of the voters that got him in. He has already hit pensions, now he has sighted Peps and Tessas; no doubt followed by a big hit on capital gains tax. He is doing a good job of alienating Labour from the middle masses.

Tessas are simple and risk-free. They attract genuine savers. Why kill them? To attract more savers the Government requires instant access — but that means lower rates of interest. Why not relax the rules on existing Tessa and retain them? The Isa is a major hit on the concept of Tessa.

Peps' expenses pretty well nullify the tax credit, so these become a vehicle for rolling up capital gains free of tax. The Isa appears to be no different apart from the £50,000 limit, but is your £50,000 permitted to grow "ad infinitum" as it would in a Peps? The cashflow and capital growth prospects

from £50,000 would not be adequate, in any case, to match expenses growing inexorably with inflation. If the intent is to make Isa a quasi-substitute for a pension the limit needs to be at least £100,000.

However, I also see a hidden agenda. The Inland Revenue spends about £44 million to collect £1.1 billion in capital gains tax paid by 100,000 affluent souls. There is no way that a Labour Government is going to let these people off the hook even if it does cost a fortune to get them. They are more likely to try to collect more by eliminating capital gains allowances outside Isas. That mandates investors to get into the Isa.

If CG allowances do disappear, the new incentive is to roll up unrealised gains. No tax is payable until you die, so the IR still won't necessarily increase its yield. My advice to the Government would be to cancel Peps and Isas — retain the tax credits instead of giving them to the industry, and just abolish capital gains tax. That would save them money on CG chasing and yield £800 million in tax credits that they return via Peps.

Keep a new flexible Tessa, by all means, for the "new" savers the Government is so keen on. But remember, you can only save if income exceeds expenditure and no one seems to be considering this. Yours faithfully,  
SCOTT ALLEN,  
16 Chervil Way,  
Burghfield Common,  
Berkshire.

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	LAUNCH DATE	SINCE LAUNCH % CHANGE	POSITION IN SECTOR	5 YEARS % CHANGE
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Emerging Companies	8.4.85	+750.9	1 out of 30	+135.9
American Growth	21.4.84	+1356.2	1 out of 12	+126.2
Far Eastern Growth	8.11.86	+336.9	1 out of 13	+98.8
Japanese Growth	30.11.91	+0.6	13 out of 72	+4.9
European Growth	8.11.86	+267.5	5 out of 6	+134.9
UK Growth	24.10.87	+418.3	1 out of 26	+176.4
Asian Smaller Markets	8.3.93	+40.6	8 out of 68	-
Latin American Growth	31.1.95	+25.4	21 out of 27	-

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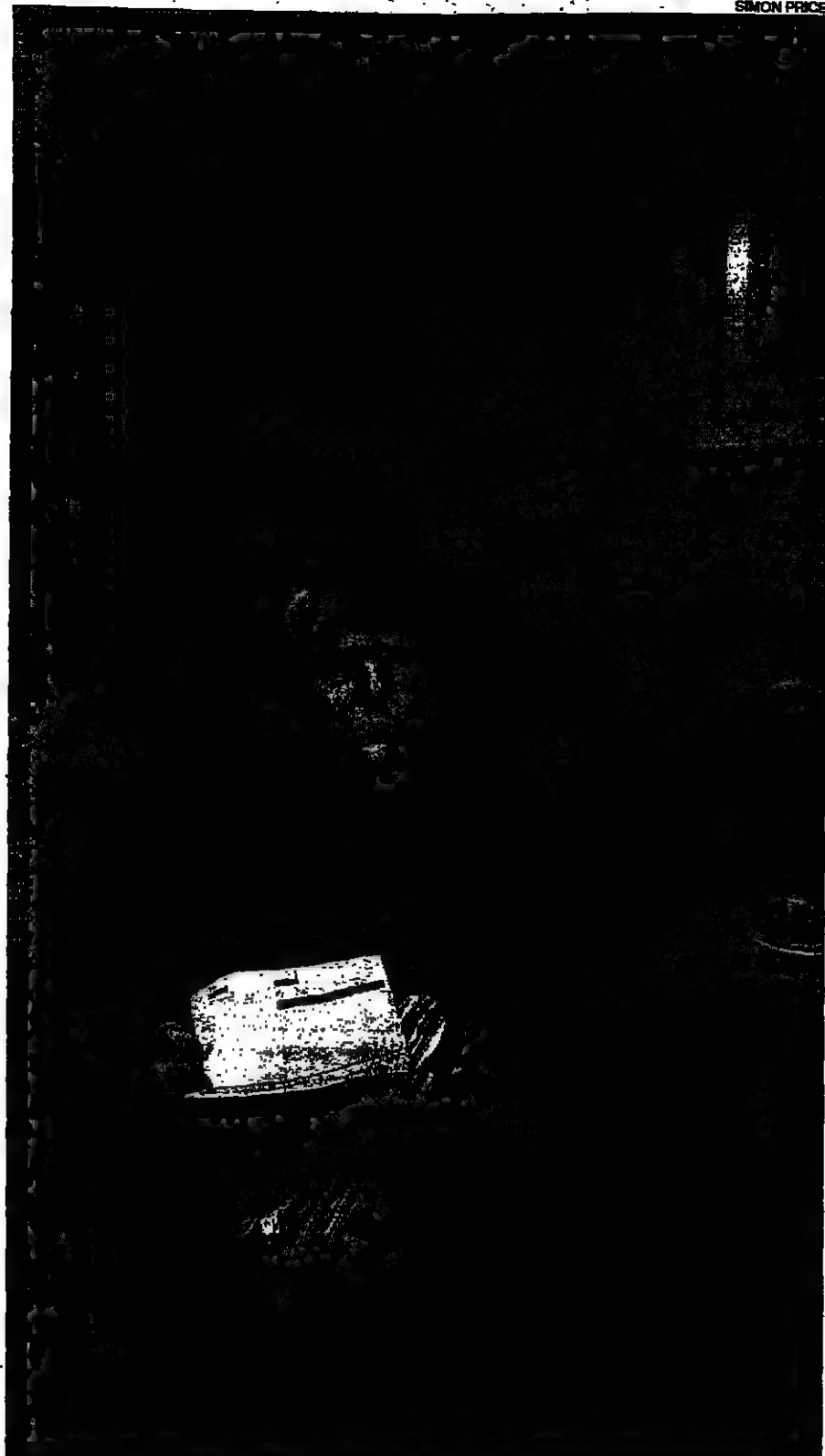
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Whatever the Government's reasons, being blocked from transferring has thrown Weekend Money reader Fiona MacMillan into despair. She has been pinning her hopes on being able to resolve a costly and long running dispute with the freeholder of her one-bedroom West London flat through the tribunal. The company which owns the freehold started court proceedings two years ago after she and her fellow leaseholders held out against paying excessive charges for minimal services.

She said: "The property wasn't insured for six months and we had to do the gardening and cleaning ourselves." But the others were forced to give in after their lenders put pressure on them to settle. Ms MacMillan held out and her landlord is now trying to repossess her flat and sue her for unpaid service charges and ground rent of £3,192. So far the legal bills total £12,544. Her service charges have mounted up to £6,300. Her lender attempted to help her fight but succeeded in incurring legal fees of £11,000, which it has added to Ms MacMillan's mortgage. She and her neighbours were keen to buy the freehold to rid themselves of the landlord but the company demanded that they pay the arrears first. She is now waiting for witness statements from her landlord prior to going to a county court trial.

## Leaseholder hopes of avoiding huge legal bills dashed

Owners of leasehold flats fighting long-running battles with their landlords through the courts over service charge bills have had their hopes dashed of avoiding huge legal costs.

Thousands of leaseholders believed that they would be able to transfer their cases from the county court to a leasehold valuation tribunal when tribunals began handling service-charge disputes at the beginning of September. Unlike county courts, which previously dealt with such cases, tribunals have no power to award costs and leaseholders would not risk having to pay their landlord's legal bills. In the county court, unscrupulous landlords have frequently employed expensive lawyers and run up large bills. Some leases are worded so that the landlord can reclaim legal fees via the service charge, even if the leaseholders win.

The previous Government was forced to give tribunals new powers as part of a radical overhaul of leasehold law last year, after revelations of widespread abuse of leaseholders by unscrupulous landlords.

New laws were intended to strengthen homeowners' rights to fight excessive service charges, poor maintenance and intimidation of those refusing to pay up.

But the Government has now made clear that cases

**The Government has failed to help tenants to contest service charges, says Sara McConnell**

started in the county court before September 1 cannot be transferred to the leasehold valuation tribunal and that judges will have no discretion to refer cases already before the county court. Angry solicitors and leasehold experts claim that this is a complete reversal of the Government's original intention to free leaseholders from the fear of going to court lest they incur huge costs.

Peter Haler, chief executive of Lease, the government-funded advisory service, says: "Everyone assumed people would be able to transfer. In the wording of the legislation there was nothing to indicate to the contrary. It was a surprise to us and everyone we have spoken to." Mr Haler already has half a dozen cases of leaseholders who have been deliberately holding out against their landlords in the county court because they believed they would be able to transfer.

Philip Freedman of Mishcon de Reya, solicitors,

argues that the Government's move "is plainly operating in a very unfortunate way for those tenants who are the subject of court proceedings which landlords instituted before the order came into force".

Jim McKeever of Comptons, the London solicitors' firm, says he has been advising people all year that they should wait until they could transfer to the tribunal.

Mr McKeever is fighting on behalf of up to 15 leaseholders, who are now trapped into going through with their cases in the county court. "They could face huge legal costs. They may win but the cost of going to trial in the first place is very expensive."

He suspects that the Government tightened the rules to avoid the possibility that tribunals would be overwhelmed with transfers from the courts.

Other solicitors argue that transferring ongoing cases from court to tribunal would have amounted to retrospective legislation. David Marcus of Franks Charlesley says there could also have been problems allocating costs which had already been incurred in the county court.

"Once you transfer to the LVT there are no costs, but who will deal with existing costs? Until the case is decided no one knows who is liable."

■ Since September 1, disputes over service charges, and repair of blocks of leasehold flats have been dealt with by the LVT rather than the county court. So far, few cases have been heard because leaseholders have to serve a notice on the landlord telling him they are taking him to a tribunal and giving him "reasonable time" to respond. This could mean up to two months.

■ Only cases started after September 1 can be heard by the LVT. Any cases started before then must continue in the county court.

■ You can challenge service charges and/or

the proposed cost of works on the ground that they are unreasonable. You do not have to pay any bills until and unless the LVT decides they are reasonable. You will not lose your home just for refusing to pay service charges, unless they have been ruled reasonable.

■ You can apply to have a new manager appointed if your property is badly managed. There is nothing to stop you and your neighbours forming yourselves into a company and applying to manage your property yourselves. Forms for LVT applications are available from Lease on 0171-493 3116.

## Come back, the upright man from the Pru

A gentle giant, committed only to serving its customers and a public menace, in whom policyholders put their trust at their peril. These were the contrasting faces of the Prudential that emerged from two documents sent out this week.

The Prudential's 1998 calendar is a celebration of the company's 150 years in the insurance business, illustrated with images from its advertising from the turn of the century to the Eighties. Pictures of the bonniest babies and the jauntiest of salesmen are accompanied with soothing slogans, such as "Security for Life with the Pru" and "Prudential Protection For Health and Home". The Prudential is shown as the family's guardian from fire, flood and untimely death.

Whether households would today feel such a sense of reassurance at the sight of an approaching man from the Pru is less certain. They might perhaps be tempted to keep their chequebook under lock and key, after even a glance at the new investment watchdog's chilling report into the conduct of the Prudential salesforce (see page 55).



**ANNE ASHWORTH**  
Personal Finance Editor

The Financial Services Authority (FSA) charges the Pru with "persistent and serious breaches" of the rules. The report adds that the company's conduct "has fallen substantially below the standards that the public has a right to expect from a regulated firm". These are among the mildest of the FSA's comments. The smiling faced policyholders of 1934 would be distressed to know that their company has come to this.

The publication of the report at a time when the nation is awash with seasonal jollity gives its criticisms extra force. The Pru, anxious to give the appearance of having been shocked into action, is now assuring everyone that it will change its ways. No longer can it believe in

the caring image constructed by its advertising copywriters.

The coming year will prove whether the Pru will keep this latest promise to reform its operations. Those inclined to feel cynical about such pledges should remember that there is now a strong commercial imperative to play by the rules. The Government's plans to launch stakeholder pensions and individual savings accounts (Isas) should provide a bounty for insurance groups like the Pru. However, ministers cannot but be aware of the strong evidence against allowing the insurers a slice of this market.

The highly influential Bacon & Woodrow pension survey indicates that many insurers are failing to

pass on their own cost savings to policyholders. This means that many customers are paying an unacceptably high percentage of their premiums in costs and charges. Another study suggests that in the early years of policies, even the tax relief paid into plans may be swallowed by the insurer as a savoury to follow the tasty premium morsels.

The ferocity of the FSA's attack on the Pru also gives grounds for optimism. This new watchdog seems prepared to be tough. 1998 may not be a happy new year for the insurance industry.

**Isa gotta go**

ISA is not a euphonious acronym, unlike Tessa, with its note of seduction or Pep, which suggests get up and go. But it seems that even the name individual savings account may be under review like the rest of the proposals for this new tax-free scheme. This will come as a relief to Weekend Money readers whose letters suggest that whether you say it "Ecsa" or "Isa", they should call the whole thing off.

Clare Stewart with a timely warning on legal rights for shoppers

## Big spenders are well covered for Christmas

The average person this Christmas is expected to spend more than £650 on food, presents and entertainment. Men, according to the *American Express Consumer Spending Report* are more extravagant, and the survey estimates that about 25 per cent of men will spend more than £1,000 this year.

Whether you are a big spender or lean more towards the "Bah humbug" school of spending, splashing out on presents and preparations only to find the head falls off your hard-won Teletubby doll or the lights blow up on your Christmas tree can be both tiresome and costly.

But Christmas shoppers can take comfort from fairly comprehensive legislation that covers consumers if they buy items that are faulty or are not what they claim to be. "There are loopholes but people do have good legal rights. What's important is that people know what their rights are," said Phil Howells, senior lawyer at the Consumers' Association.

Before anyone goes charging into a shop to ask for their money back because they are not happy with a purchase, it is important, said Mr Howells, to distinguish between the shopper's legal rights and retailer's goodwill policy. This is the practice of some retailers to exchange an item or to offer a credit note, not because the product is faulty but because you do not like it or have changed your mind.

For a guide to your legal rights, the Office of Fair Trading publishes a free leaflet, *A Buyer's Guide*, which covers what you can do if you are unhappy with a purchase.

If you buy something and find that the item is damaged, faulty, unsafe, defective or quite simply not what you specifically asked for in the shop, you can go back to the retailer and ask for a your money back.

You may be offered a replacement or a credit note, says the Office of Fair Trading but you do not have to accept either.

You are entitled to a full refund. These statutory rights apply if you buy from a high street shop, mail order catalogue or a market stall. You cannot be fobbed off by a retailer claiming damaged goods are the responsibility of the maker. Your contract is with the retailer.

Similar rights apply if you buy sale goods or those in pre-Christmas promotions. The retailer cannot refuse a refund on sale items if you are unhappy with their quality, unless of course the goods were clearly marked as imperfect. To complain about a purchase, it is important to act quickly. Once you have accepted the goods — loosely defined but usually taken to mean having kept them for a reasonable time — you may not be able to claim a replacement or refund.

If the shop where you bought the goods is not willing to refund your money, you can pursue the matter either by writing to the retailer's head office if it is part of a chain, alternatively contact the local trading standards officer or the Citizens Advice Bureau.

If you are given a Christmas present that is found to be damaged or faulty, then, says the OFT, you may have to ask the buyer to pursue the claims for a replacement or compensation, or authorise you to complete a claim for a damaged hi-fi system and then discover the maker has gone out of business, you will be able to claim against the credit card company instead. The limitations are that it



When Christmas meant something: children gasp at a simple display of toys in December 1946

Section 75 of the Consumer Credit Act. If there is a problem with a purchase, both the suppliers and the credit card company are liable.

This means you can claim against one or other. If you want to claim for a damaged hi-fi system and then discover the maker has gone out of business, you will be able to claim against the credit card company instead. The limitations are that it

applies to items between £100 and £30,000.

Christmas provides a golden opportunity for unscrupulous traders to do business says the Institute of Trading Standards Administration (Itsa). Beware counterfeit products, from computer games to perfume, sold at car boot sales or by street traders, as well as suspiciously cheap toys and dolls, which may be dangerous if they do not

conform to British standards. Stick to reputable retailers says Itsa, otherwise you may have problems after Christmas tracking down the sales person who sold you the bargain bottle of Chanel No 5 that curiously failed to impress your nearest and dearest.

*A Buyer's Guide*, available free from The Office of Fair Trading 0181 957 5058

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# Insurance rethink after airport fire

The recent fire at Heathrow has highlighted a gap that exists in the small print of many travel insurance policies. Most policies do not include "airport fire" among the criteria for cancellation or delay. Many Heathrow passengers, particularly those who missed connecting flights, will be furious when they discover that their travel insurer will not pay out.

In response to calls from travellers suffering long delays at Heathrow, Preferential travel insurance has added "damage to departure point" to its policy and policyholders will be able to claim against cancellation and/or delay caused by the fire. For Preferential claims information call 01702 422351.

Visitors to the new Goldfish Internet Website will now be able to apply for its credit card online. Current APR on the Goldfish card is 19.8 per cent for cash advances. The site also has details of its reward scheme, which offers money-off perks such as BT calls and vouchers for use at shops including Boots and Asda. Goldfish is planning to develop the site further to enable customers to manage

their accounts online by checking balances and paying bills. The Goldfish Website can be found at [www.goldfish.com](http://www.goldfish.com).

Calls to the Consumer Credit Counselling Service, the debt advice service, rose by 25 per cent in January, followed by another 25 per cent increase in February. It is expected that the early months of 1998 will be no different. For the thousands of people who find themselves in debt every year, often through no fault of their own, the Christmas period can be a crisis point. The Consumer Credit Counselling Service is urging those in difficulty to seek advice before debts escalate by contacting their free debt helpline on 0800 138111.

The Inland Revenue has announced that its authorised mileage rates that will apply for business mileage in 1998-99, the tax year starting on April 6, 1998, will remain at their 1997-98 level. For a car engine between 1,501 and 2,000cc, this is 35p per mile on the first 4,000 miles in the tax year and 25p on each mile thereafter.

LIZANNE ROSE

## GUARANTEED INCOME BONDS

ANNUAL INCOME			
Rates as at December 18, 1997			
Investment (£)	Company	Standard Rate (%)	
<b>1 Year</b>			
1,000	Hambro Assured	5.45	
5,000	AG Life	6.28	
20,000	AG Life	6.17	
50,000	Hambro Assured	6.80	
<b>2 Years</b>			
1,000	Hambro Assured	6.00	
5,000	AG Life	6.10	
20,000	AG Life	6.17	
50,000	Hambro Assured	6.80	
<b>3 Years</b>			
1,000	Hambro Assured	5.75	
5,000	ITL London & Ed	6.30	
20,000	Hambro Assured	6.45	
50,000	Hambro Assured	6.55	
<b>4 Years</b>			
1,000	Hambro Assured	5.80	
5,000	ITL London & Ed	6.15	
20,000	Hambro Assured	6.30	
50,000	Hambro Assured	6.30	
<b>5 Years</b>			
1,000	Hambro Assured	5.85	
5,000	Hambro Assured	6.30	

Source: Chambers of Brokers 0171-434 4222. Net rates. Income and capital guaranteed. Early surrender. Terms vary. Monthly income may be available.



## SAVERS' BEST BUYS

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<b>INSTANT ACCESS ACCOUNTS</b>				
Woolwich 0800 222200	Card Saver	Instant	£50	7.00 Yly
C&G 0800 742437	Inst Transfer	Instant	£1,000	7.25 Yly
Legal & General Bank 0800 111200	Direct Access	Instant	£2,500	7.15 Yly
Alliance & Leicester 0845 6088860	First Cst Inst	Postal	£10,000	7.50 Yly
<b>NOTICE ACCOUNTS &amp; BONDS</b>				
Bristol & West 0800 202121	Postal 30	30 day p	£10,000	7.80 Yly
Northern Rock 0800 505000	Select 90	90 day p	£10,000	7.80 Yly
West Bromwich BS 0890 143958	Direct 90	90 day p	£25,000	8.00 Yly
Investec Bank (UK) 0171 203 1850	Base Plus	1 Year	£2,001	8.00 OM
<b>FIRST TESSAS (TAX FREE)</b>				
Sun Banking Corp 01438 744505	Premier-feeder	5 year	£3,000	7.85 Yly
Investec Bank (UK) 0171 203 1850	Premier-feeder	5 year	£3,000	7.85 Yly
Manfield BS 01246 202055	Premier-feeder	5 year	£500	7.75 Yly
Bradford & Bingley BS 01274 555332	Premier-feeder	5 year	£1,000	7.75 Yly



## CREDIT CARDS BEST BUYS

Card type	Interest per month	APR	Fee per annum
<b>CREDIT CARDS</b>			
Capital One Bank 0800 669000	0.64%N	7.90%N	Nil
Co-operative Bank 0800 109000	0.64%N	7.90%N	Nil
Robert Fleming/BSB 0800 929100	1.00%	14.00%	£12



## PERSONAL LOANS BEST BUYS

PERSONAL LOANS	APR	Monthly payment on £5,000 for 3yrs with insurance	No insurance
Direct Line 0181 680 9968	12.80%A	£163.75	£166.38
Capital One Direct 0800 216252	12.90%	£169.48	£166.54
Bank of Scotland (Banking Div) 0800 805805	12.90%	£169.55	£166.60

NB: A = A minimum age 22 years, B = Withdrawals via Bank Clearing System, C = No interest free period, F = Fixed Rate (all other rates variable), N = introductory rate for a limited period, OM = interest paid on monthly, P = Pay Post only

\* RATES SHOWN ARE GROSS AND SUBJECT TO CHANGE WITHOUT NOTICE. PLEASE CHECK RATES BEFORE INVESTING

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01992 500 877)

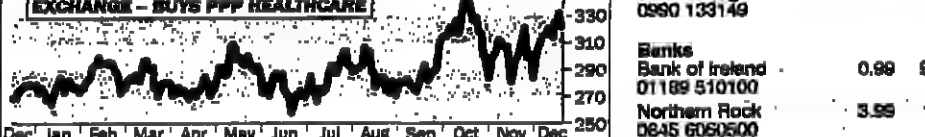


## PIBS

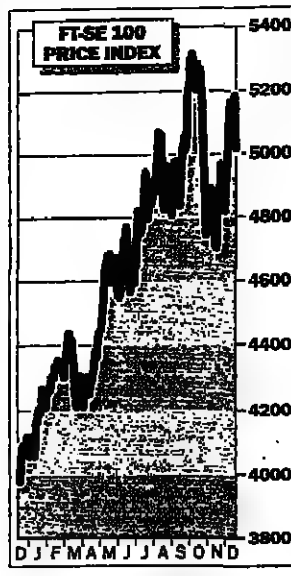
Fixed Rate	Gross coupon	Buying price	Gross yield	Issue price	Minimum purchase amount
Birmingham Midshires	9.375%	123.00	7.620	100.17	1,000
Bradford & Bingley	11.625%	152.75	7.610	100.13	10,000
Bradford & Bingley	13.000%	170.25	7.840	100.20	10,000
Britannia	13.000%	169.80	7.670	100.42	1,000
Coventry	12.125%	158.00	7.670	100.75	1,000
First National	11.750%	154.00	7.630	100.25	10,000
Leeds & Holbeck	11.750%	154.00	7.630	100.25	1,000
Newcastle	10.750%	144.25	7.450	100.32	1,000
Newcastle	12.625%	169.00	7.470	100.45	1,000
Skipton	12.625%	173.00	7.440	100.48	1,000
<b>PERPETUAL SUBORDINATED BONDS</b>					
Chelt & Gloucester	11.750%	159.50	7.370	100.98	50,000
Hallifax	8.750%	115.50	7.580	100.62	50,000
Hallifax	12.000%	151.00	7.550	100.28	50,000
Hallifax	13.630%	185.25	7.350	100.00	50,000
Bristol & West	13.380%	174.25	7.680	100.34	1,000
Northern Rock	12.625%	165.50	7.830	100.14	1,000

PIBS=Permanent interest-bearing shares. Source: NatWest Markets

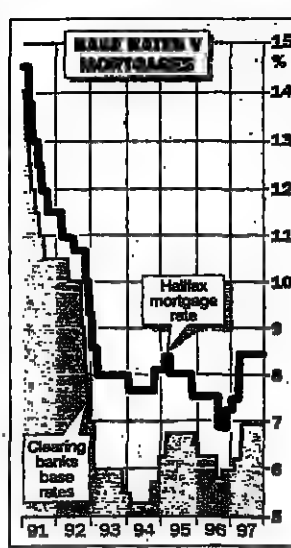
SHARE IN FOCUS: GUARDIAN ROYAL EXCHANGE - BUY VS HEALTHCARE



Dec '97 Jan '98 Feb '98 Mar '98 Apr '98 May '98 Jun '98 Jul '98 Aug '98 Sep '98 Oct '98 Nov '98 Dec '98



FTSE 100 PRICE INDEX



BANK RATE & MORTGAGES

Investment	Gross rate	Net rate	Minimum investment	Notice	Contact
<b>NATIONAL SAVINGS</b>					
Ordinary A/c	1.50	1.20	10-10,000**	1mth	0845 645000
Investment A/c	4.75	3.80	1-499**	1mth	0845 645000
Income Bond	6.75	5.40	4,052.00-25,000**	3mth	0845 645000
First Opt Bond	6.75	5.40	4,051.00-20,000**	1mth	0845 645000
44th Issue Cert	5.25	4.20	25-1,000	1mth	0845 645000
Children's Bond	6.75	5.40	100-10,000	1mth	0845 645000
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11th Ind Linked	2.75	2.75	100-10,000	30day	0845 645000
Pensions Bond	7.00	5.60	500-50,000	30day	0845 645000

\* 1st £70 (£140) or at net rate, net rates for up to £100 \* Unlimited additional funds for reinvested proceeds \* 11% tax \* Rates gross and net shown are for holders for 5 years \* 0.2% net bonus for £100,000 or in addition to 5% and 5% holdings \* Taxable but credit in full \* 1250-10,000 credit higher rates \* \*Taxes rates apply

## PERSONAL FINANCE

All figures are the gross annual annuity (£100,000 purchase), guaranteed 5 years, paid monthly in advance

SINGLE LIFE (level ann)	Male: Age 60	Age 65	Age 70
Scottish Widows...Level	£9,240	£10,270	£11,670
Standard Life...Level	£9,044	£10,136	£11,564
Sun Life...Level	£8,922	£10,048	£11,589
Sun Lf of Can...Level	£8,914	£9,978	£11,423
Commercial Union...Level	£8,582	£9,502	£11,222
<b>JOINT LIFE, 2/3 WIDOWS (level annuity)</b>			
Male: Age 60	Age 65	Age 70	
Female: Age 55	Age 60	Age 65	
Scottish Widows...Level	£8,410	£9,090	£10,100
Prudential...Level	£8,203	£8,927	£10,032
Sun Life...Level	£8,154	£8,878	£9,932
Equitable Life...Level	£8,097	£8,811	£9,860
Equitable Life...Level	£8,176	£8,909	£9,971

Source: Annuity Direct (0171 684 5000)

Statistics compiled by Lizanne Rose

## FINANCIAL SERVICES

Lender	Interest rate %	Loan size	Max %	Notes
<b>BUILDING SOCIETIES</b>				
Newbury	4.85	£30-100k	95	3% discount for 1 year
01635 43978				8% discount-6 mth
Manfield	2.20	£25-250k	90	Further 4% discount
01246 202055				1 year
Clay Cross	5.25	£16-100k	95	3% discount for 1 year
01246 862120				
<b>BANKS</b>				
Bank of Ireland	0.99	£20-145k	95	Fixed for 6 mths, 3% disc 6 mths
0189 510100				Fixed for 1.1.98
Bristol & West	3.49	£15k+	95	Fixed for 1.1.98
0800 119955				

Larger lenders, loans and first-time buyers tables by City's Guides Ltd (01753 804842)

## THE TIMES

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UNIT-LINKED INSURANCE INVESTMENTS									
Lender		Interest rate %		Loan size		Max %		Notes	
<b>ADRIAN LIFE ASSURANCE</b>									
Adrian Life	01203 222200	1.50	1.20	10-10,000**	1mth	0845 645000			
Investment A/c	4.75	3.80	1-499**	1mth	0845 645000				
Income Bond	6.75	5.40	4,052.00-25,000**	3mth	0845 645000				
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<b>ALIBY LIFE</b>									
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## Clare Stewart on stockbroking services for the private investor



Sold: a broker at Charles Schwab in Birmingham executes a sell order. The company offers a range of services

# Going for broker can help you to take stock

The number of people owning shares has grown threefold over the past decade and with a series of building society demutualisations this year now stands at 15 million.

The distribution of windfall bonuses did more to increase the shareholder register in the UK than the privatisations of the 1980s. Now that the year is drawing to a close and people reassess their portfolios, *Weekend Money* looks at how to buy and sell through a stockbroker or broking service.

**Q Where can I find out about brokers in my area?**

**A** The Association of Private Client Investment Managers and Stockbrokers publishes a directory of its members. It gives information on charges, services and whether brokers will also act for smaller investors. The directory is available free from APCIMS, 112, Middlesex Street, London E1 7HY. APCIMS also has an Internet site that can be found at [apcims.org](http://apcims.org) and which is updated regularly.

**Q What if I just want to do occasional deals?**

**A** The simplest route is a broker offering an execution-only service. The largest in the UK is Charles Schwab, formerly Sharelink. Using its tele-

phone service, there is a minimum charge of £20 per deal.

For investors dealing more often there are two other options which may prove more cost-effective. Charles Schwab's Market Master service charges a minimum fee per deal of £10, with a scale of charges starting at 1 per cent for the first £2,500. There is a quarterly administration fee of £5 minimum. The next step up is the Frequent Traders Club for which there is a flat fee of £16.50 per trade, and a £60 annual fee plus a £5 quarterly charge.

**Q What if I want to deal through my local bank?**

**A** High street banks such as Barclays and NatWest can offer execution-only services. About 290 of NatWest's branches offer a touch screen dealing system that allows customers to deal direct themselves. The system offers live stock market prices and the customer may accept or reject the price offered for the sale or purchase of shares. The minimum commission is £20.

For more frequent dealing needs, NatWest customers can register as a direct client which gives access to its BrokerLine service. For execution-only services there is a minimum commission of £20 for UK equities, £65 for international equities and £25 for gilts.

Courts Bank offers basic dealing services with a mini-

mum commission of £25 on UK equities and gilts alongside its investment and portfolio management services.

**Q What if I want to get advice on which shares to buy or sell?**

**A** There are usually several levels of advisory service offered by stockbrokers. Customers of NatWest's BrokerLine service, for an extra annual fee of £75, can ring for advice when required.

For more comprehensive help in handling a range of investments, NatWest has an Advisory Portfolio Service. "This is more like a traditional stockbroking relationship with the client," says Richard Hunter, head of dealing services. Clients receive regular advice on investment ideas and their portfolios are updated at least twice a year. There is an annual fee of £300 plus VAT, with commission rates on top. The minimum rate for share trading is £35.

Courts also offers an Investment Advisory Service. "This may range from suggesting where to find a better rate for money on deposit through to foreign currency trading," said Richard Stammers, head of marketing.

There is a management fee of 1 per cent per annum of the capital value of the portfolio, plus VAT charged quarterly with a minimum of £10,000 a year. There is also a minimum

commission of £50 on dealings in equities or unit trusts.

**Q Can I hand the whole portfolio over to be managed by a broker?**

**A** A discretionary service offered by a broker means the investor can hand it all over.

In the UK, said Mr Stammers, 90 per cent of its clients choose the discretionary service. While the broker makes the decisions, the client is kept up to date with changes and given detailed reports on the portfolio performance.

Courts charges a management fee made up of 1 per cent of the capital value of the portfolio plus VAT, with a minimum quarterly fee of £375 plus VAT. Commission on share dealings starts at 1.5 per cent on the first £10,000.

NatWest Stockbrokers also offers a discretionary service, with a 1 per cent annual management fee (minimum £700) plus VAT. On UK equities there is a minimum commission of £10.

**Q What other services can stockbrokers offer?**

**A** Execution-only brokers such as Charles Schwab offer extras such as a monthly *New Issues Bulletin* detailing new share issues and *ShareFinder Report*, which supplies financial analysis of companies.

# An explorer's guide to unit trust talk

Patrick Collinson examines the listings and explains some of the technical terms used

INVESTMENT A GUIDE FOR BEGINNERS

Choosing a unit trust from the 1,600 on offer is difficult enough. But trying to decipher the unit trust pricing information published in the newspapers is more than enough to fox most investors.

The unit trust industry presents itself as a provider of simple, transparent products, especially compared with the complexity of life and pension funds.

But the stock market jargon of bid and offer spread, creation units, cancellation units and compound annual return predates the era of personal equity plan (Pep) marketing and can easily baffle the small investor who is new to the market.

The large unit trust groups have made efforts to simplify the information they give to investors, and many, such as M&G and Fidelity, offer a freephone number for investors to obtain an instant quote on the value of their investments, and offer a buying or selling service.

Every day of the week, except for Monday - when no prices are published as the market is closed on Sunday - *The Times* publishes unit trust prices from the 128 different groups currently managing unit trusts. Every Saturday, the figures are calculated to reflect the performance of the trust over the previous week.

Pep prices are not quoted separately from unit trust prices. This is because Peps are simply a tax-free wrapper around the underlying investment and have no value in themselves.

If a Pep is invested in a single unit trust, working out its value will follow the same rules (set out below) as a non-Pep unit trust investor. However, complicating the picture is the fact that many Peps are invested in a

selection of unit trusts, in which case obtaining a valuation is best done by contacting the manager of the fund directly.

Here *Weekend Money* gives a guide to the pricing jargon.

## DAILY PRICES

The price of a unit trust reflects exactly the value of the fund's underlying investment in a basket of shares. The shares are valued daily and the price of the units is adjusted accordingly.

## SELL

This is the relevant price for anyone calculating the value of their investments. The sell price (otherwise known as the "bid" price) is expressed in pence and is the cash-in value of your units.

For example, if you hold 2,000 units in M&G American, at a sell price of 638.40p the calculation would be: 2,000 x 638.40 = 1,276,800/100 = £12,768.

## BUY

This is the price at which investors buy units in a unit trust, and is otherwise known as the "offer" price.

It is higher than the selling price on any one day, because of the charge made by the investment manager and the difference between the buying and selling prices of the underlying shares, including stamp duty. The gap between the two prices is commonly known as

the "spread". For example, to buy 2,000 units of M&G American would cost 2,000 x 673.90, or £13,478. This is £710 more than the immediate sale value, underlining why unit trusts are not the right home for short-term cash: the investment would have to grow by more than 5 per cent to recoup the costs and charges.

## PLUS-MINUS

This shows the price change over the previous day, and is expressed in pence, not in terms of percentage. So in the example shown, M&G American has risen by 5.9p to a selling price of 638.40p.

Like shares, unit trust prices are always quoted in pence rather than pounds. This is because they rise or fall from an initial launch price. This is typically set at 100p, but in the past launch prices have set at 50p or 25p.

## YIELD

This is a percentage figure showing how much income (also known as dividend) you will earn on your unit trust. For example, on M&G American, the yield is 0.49 per cent, which shows that for each £100 invested, the trust earns 49p in income.

M&G American is designed not as an income fund but as a growth fund, so the low income is to be expected.

A quick scan through the price pages will reveal equity income trusts which have yields of about 4-4.5 per cent and bond and fixed interest trusts with yields of more than 7 per cent. However, the yield figure is quoted gross and is

not what a unit trust investor will receive.

Tax is automatically deducted at the 23 per cent basic rate before the income is paid out, and higher-rate taxpayers are liable for extra tax. Non-taxpayers can reclaim the basic rate tax that has been deducted.

## ACCUM

This abbreviation stands for accumulation units. This is where the trust manager automatically reinvests income back into the unit trust, increasing the unit price. It is not a separate unit trust.

In the example, the selling price of M&G American accumulation units is 800.5p compared with 638.4p for the standard units, which shows the impact of years of reinvesting even a small amount of income can have on the long term value of a unit trust investment.

## CORNER BOX

The bottom right hand corner of *The Times* unit trust prices page contains further annotations that apply to some unit trusts.

**■ Ex-dividend:** Unit trusts will distribute income at set points during the year. As the date of distribution approaches, the price will inevitably rise - any buyer is automatically going to receive some income very shortly.

When a unit trust is marked ex-dividend, it means that the price of the unit trust no longer includes the dividend, and is therefore likely to fall back for some time.

**■ Periodic charge deducted from capital:** Most unit trusts groups charge their annual fee (typically 1-1.5 per cent) against the income generated by the trust.

Some trusts, especially those keen to maintain a high payout, put the charge against the capital of the fund. Either way, the investor pays the same fee and is in exactly the same tax position.

**■ Exit Charge:** Most trusts typically charge an initial fee of 3 to 5.5 per cent, but a few do not make any initial charge but levy an exit fee if the investor cashes in the investment before a predetermined period, which is typically five years. The exit fee is usually on a sliding scale of 5 per cent in year one falling to 1 per cent in year five.

## HOW TO UNRAVEL UNIT TRUST PRICES

The cash-in value of each unit, in pence. Multiply by number of units to obtain value of investment.

The purchase price of each unit, in pence. Also known as offer price.

The price change over the previous day, expressed in pence, not percentage.

The gross (pre-tax) income payable on the trust.

Accumulation Units, where any income (or dividend) earned is automatically reinvested into the unit trust.

	Sell	Buy	Yld %
<b>M &amp; G SECURITIES</b>			
Cust Svcs/Unit Dig: 01245 390 390			
American	638.40	673.90	+ 5.90 0.49
-do- Accum	800.50	845.00	+ 7.40 0.49
Amer Recovery	788.40	833.70	+ 3.10 0.25
-do- Accum	911.90	964.30	+ 3.70 0.25
Amer Smir Cos	183.70	194.30	- 0.60 ...
-do- Accum	187.70	198.50	- 0.70 ...
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# A little light reading for go-it-aloners

John Givens asked two recent subjects of the Go-It-Alone column to assess some of the best books on small business

If you were thinking of setting up in business, knowing how to go about it and understanding what your responsibilities are will be key to your future success.

While there are many small business agencies which will help you to get started, the best way to learn the basics is probably to buy one of the growing number of books that will try to turn you into an all-round businessman overnight.

Weekend Money asked leading bookstores to name their bestselling titles for small businesses and got two of the people who have featured in the Go-It-Alone pages in recent weeks to tell us what they thought of them and give star ratings out of five for each title.

Emma Bagnall is a 32-year-old freelance graphic designer from Stoke Newington, North London. Having recently set up as a self-employed worker she is interested in reading about the basics of going it alone, such as book-keeping, tax and VAT.

Ken Wilson, 41, set up his recruitment business, Ken Wilson Associates Ltd, in Newcastle upon Tyne ten years ago after working for an accountancy recruitment agency for six years. He now wants information that goes beyond the initial start-up stage.

**The Daily Telegraph — How To Set Up and Run Your Own Business**, published by Kogan Page at £11.99. Ken: "This book deals with all the relevant issues generally rather than specifically, but in an uncomplicated and easy-to-read manner. However, the content is delivered very much in an advisory 'what is required' format rather than showing you by example, which in my view would be more helpful. The book carries a lot of advertising which I found distracting and I think a dedicated section at the back carrying ads would improve

its readability."★★★

Emma: "There was a lot of information in this book which, as someone new to being self-employed, was not really relevant to me. I also found it difficult to read, partly because I found many of the diagrams confusing and also because, unusually for a book, there were adverts dotted around which made it hard to read."★★

**Lloyds Bank Small Business Guide**, published by Penguin at £12.

Ken: "Easily the best of the bunch. The thinking man's guide to setting up a business, which comprehensively explains the intricacies of financial preparation and controls and the implications for a business of tax and profits."

Great emphasis is placed on the value of business planning, demonstrated throughout with the use of commonsense and practical examples. It also contains an extensive reference section, packed with names, addresses and telephone numbers of useful contacts, which I found very helpful."★★★★★

Emma: "This is the one I would buy. It is nicely laid out which makes it easy to read and the opening chapter is very good. The book asks and answers a lot of questions and I found the section looking at whether you should set up as a sole trader, partnership or limited company really useful. It explains things very clearly, giving the pros and cons of each option, and the diagrams are also very good."★★★★★

**The Greatest Little Business Book**, published by Hingson Publishing at £8.50.

Ken: "This book is ideal for the self-employed or sole trader who understands their market but who has little or no experience of running a business. It offers good basic advice on topics such as tax or other

financial matters and is written in simple English, making it easy to understand. Experienced businessmen however, would probably find this title a little too basic."★★★

Emma: "Despite the title I didn't think this was the greatest little business book at all. The design is poor throughout, which spoils it. Although the information is down-to-earth it isn't very inviting to read and I found it very difficult to get into. On the plus side, it does mention how important it is for a small business or self-employed person to have a well-designed letterhead and business card, which, as a graphic designer, I would certainly agree with."★★

**The Financial Times — Mastering Enterprise**, published by FT Pitman Publishing at £25.

Ken: "What this book does not include is not worth knowing, although it is very weighty and reads a bit like a textbook with lots of business jargon and academic-style philosophies. It makes good use of case studies and is well laid out with plenty of graphs, tables and pictures. However, it is probably not really suitable for someone just setting out and needing basic advice."★★★

Emma: "It has a nice glossy look to it, but as a basic guide to setting up I did not find it at all helpful. It has a collection of essays and articles, and reads like a textbook, and there is very little practical, basic advice. It is nicely presented but the content is way above me."★

**The Essence of Small Business**, Prentice Hall, £12.95.

Ken: "Seems to be pitched at the businessman who already knows the basics. It has a concise style of writing which assumes an existing knowledge of business practice and highlights strongly the need for a comprehensive business plan. It is well illustrated and uses good



Emma Bagnall: looking for basics, such as book-keeping and tax

graphics but I think this book falls to connect with the everyday needs of a small business owner."★★★

Emma: "Again, I found this book lacking in basic, practical advice for someone new to business, and topics such as tax and book-keeping for the self-employed were not really covered. I also found the design uninviting, with lots of

graphics and charts which I found irrelevant. I think this title is more suited to readers who already know something about running a business, rather than those new to self-employment."★



Ken Wilson: now wants information beyond initial start-up stage

Ken: "This is a book and combined CD-Rom which gives business plan layouts among other things. The book is simple and down-to-earth and written in an easy-to-understand style. I think this is a good choice for the new businessman although it is a pity that the CD-Rom, which is very useful, means you've probably got to spend at

least £1,000 to buy the hardware to run it."★★★★★

## Exclusive bank accounts — by invitation only

It's not a party man in a red suit that City whizz-kids wait for each Christmas but a fat cheque from their bosses. This year traders, fund managers and analysts are in line for end-of-year bonuses that could total up to £1 billion, nearly a third more than they received last year. Star performers could be getting bonuses as high as three or four times their base salaries.

**Susan Emmett finds out what it takes to get an overdraft on the same terms as the elite**

of £1,000. Barclays Premier now charges £10 a month having dramatically increased the fee in September from £50 a year. NatWest's Advantage Premier is the most expensive at £12.50 a month.

### IS IT WORTH IT?

Neil Walking, of *Which?*, the Consumers' Association magazine, does not think so. "Our view is that they are not worth bothering about for most people," he said.

"These sorts of packages make things less transparent for the consumer. You don't know whether you are getting a good deal. You don't need a load of gimmicks that have nothing to do with a current account."

Exclusive account holders may be paying for preferential treatment, but preferential bank rates are not part of the deal at Barclays. The credit rate for the Premier account is the same as an ordinary current account at 0.3 per cent a year. However, Lloyds and NatWest do offer more attractive tiered rates.

NatWest Advantage Premier pays 0.75 per cent a year on credit balances of more than £2,000 compared with 0.25 per cent a year for their ordinary accounts. Rates go up to 2.5 per cent for balances of more than £10,000. Lloyds Gold pays 1 per cent for credit balances of less than £5,000 compared with 0.3 per cent for the Classic account. Those with more than £10,000 are paid 2.75 per cent.

However, emphasising the personalised nature of these selective accounts, Barclays says overdraft arrangements are between the customer and the account manager. There are no formal charges and limits are made on a case basis.

Lloyds highlights that it offers special overdraft terms and a £100 overdraft waiver. At NatWest, preferential rates apply to both overdraft borrowing of at least £2,500 at 10 per cent and loans at 9.75 per cent.

### PERKS

NatWest offers additional "lifestyle" perks, including 25 per cent off dinners for four at more than 500 restaurants, a theatre booking service with 25 per cent discount on selected West End theatre seats and a wine delivery service. And if the service fails to live up to expectations, NatWest even offers a 90-day money-back guarantee.

### COSTS

As with most exclusive clubs, the privilege comes at a price. Lloyds Gold, one of the older accounts, having been launched in 1990, is the cheapest at £8 a month.

However, the bank will waive the fee if account holders keep a minimum balance

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BUYING SHARES  
INVESTMENT TRUST COMPANIES



Gavin Lumsden looks at the Prudential report on mis-selling and asks what to consider when buying a financial product

# Pru's attention turns to savers after FSA rap

## Salesmen under pressure

Prudential is planning to write to some of its customers to find out whether they have been mis-sold savings plans. The move from the Prudential, the UK's biggest insurance company, is in the wake of unprecedented criticism from the Financial Services Authority (FSA) this week.

A visit to Prudential by officials from the FSA earlier this year revealed severe failures in management. The FSA said that the Prudential's direct sales force had a culture of non-compliance. It also said that the company had failed to rectify some of the shortcomings that had already been identified by the Securities and Investments Board (SIB), the forerunner to the FSA.

John Elbourne, Prudential managing director, said: "We will have to sample on a historical basis some of the policies that have been sold." In particular, the regulatory spotlight has fallen on the Prudential's with-profits savings schemes, which are constructed as life insurance plans. These products are particularly suitable for investors who do not want to take very much risk with their hard-earned money. How-

ever, one of the drawbacks to life insurance products is that the funds themselves are taxed in the hands of the company. Non-taxpayers are unable to claim this tax back, which makes them unsuitable.

The FSA claims that Prudential salesmen are guilty of selling these bonds to non-taxpayers. The regulator was also concerned that Prudential had been selling new pension plans to those who already had pension plans — a top-up plan may have been more appropriate.

Mr Elbourne has emphasised that if the company finds that mis-selling has occurred then customers will not be disadvantaged.

This report from the FSA effectively accused the country's largest insurer of letting its 5000-strong direct-sales force run amok among the public.

Rubbing salt on the wounds, the FSA said Prudential management had demonstrated a long-standing failure to recognise the problems and the company exhibited a cultural disposition against compliance with rules and regulations.

CAROLINE MERRELL



The damning report into the running of the Prudential has put the spotlight on the way that financial services are sold in Britain. There is particular focus on the activities of insurance company representatives and salesmen, intermediaries who can only sell the products of one company. They must sell, or lose their commission-based livelihoods. Cut-

backs in salesforce numbers have added to the pressure being applied to these hapless intermediaries, with rumours in the industry of impossible targets being set for salesmen.

Although many banks and insurers are developing their links with independent financial advisers (IFAs) or are setting up high-tech call centres with which to reach the public directly and more cheaply, the expectations placed on traditional salesmen remain considerable.

Last year NatWest Life came close to selling its 1400 life insurance salesforce after a disappointing 1996. Instead it introduced performance-related pay to encourage its staff. In theory the changes meant NatWest financial advisers, who are based in most of the bank's branches, can earn unlimited amounts in bonuses. However, insiders claim the change has created a climate of fear where good financial advice is endangered. One salesman who works in the South East says many of his colleagues have had £2000 docked from their pay and been given formal warnings for missing quarterly self-imposed targets. Morale has plummeted while staff turnover has soared.

He claims advisers in his region are required to make an average of six and a half sales a week, split equally between life insurance, pensions and investment. This is an extremely demanding target considering each sale requires at least two meetings with customers lasting 60 to 90 minutes each. "I've got to do a fact-find and make an

assessment on each individual. I can't predict what I will sell. Some of my colleagues are simply ordering-taking — if they get a snail of a sale, they'll go for it. Somebody walks in with £20 surplus on their weekly budget and they'll be sold life insurance because you can buy that with a £20 premium, whether they need it or not."

Lawrence Churchill, managing director of NatWest Life, said: "Affordability is a key part of the regulations we have to conform to. If there is any allegation that unsuitable products are being sold then I am naturally concerned and would want to learn more about it." He denied the existence of a six-and-a-half weekly target, saying the salesforce was making five sales a week per adviser and had had a good year. However, he admitted even this target was higher than most of the industry. Surveys from the investor watchdog have pointed out the limitations of distributing financial services through salesforces, evidence that salesmen make more unsuitable sales. Policyholders cancel their contracts and suffer financial loss.

Recently the Personal Investment Authority (PIA) showed that up to a third of all life insurance, pensions and savings policies bought by the public three years ago had lapsed. Millions were lost as most of the money paid into these policies would have been swallowed up in charges. Although people's circumstances change — sickness and unemployment are two reasons why many policies are cashed in early — just as often people are sold products they do not need or can ill-afford. The PIA's report showed people who take independent financial advice hold on to their policies longer, presumably because they want what they have bought.

Even financial services companies recognise that IFAs are better distributors of their prod-



ucts. The past six years have seen an exodus from the financial services industry as savings and compulsory retraining have pushed the number of salesmen down from 193,000 to just 58,100.

However, this drastic rationalisation often puts intolerable pressure on the remaining sales teams. This then creates huge potential danger for unwary customers.

### WHAT TO ASK BEFORE SIGNING

WHEN buying a policy or a pension, we have listed nine questions the National Consumers Council recommends you ask any financial adviser before parting with your money. The more research you do the better armed you will be.

■ Are you able to give me advice on a range of suppliers or just one company?

■ What happens if I drop out early from the product? Will I get back all the money I paid?

■ My income could fluctuate. What happens if I have to reduce my payments for a month or so or have to stop paying altogether for a short while?

■ There seems to be a range of products that could be suitable for me. How does the commission you would get vary between the alternatives?

■ What proportion are the charges on the products of the amount I am thinking of saving or investing? Is this high compared with other products?

■ What is the worst-case scenario for what could happen to this product?

■ What are the arrangements if the product fails in any way or if the company goes bust?

■ Do you know if there are any other products on the market that are as good or better as the one you are recommending?

■ Is there any independent information I could see on how the product compares with those on the market?

How secure are the payouts on your endowment policy or with-profits bond? A survey published earlier this month reveals which companies have the financial strength to underpin future payouts — and which are more vulnerable.

The survey, by Money Marketing and KPMG, the accountant, measures the "free asset ratio" of a life insurance firm taken from information supplied to the Department of Trade and Industry. Free assets are the amount a company has above its possible liabilities.

The figures are shrouded in actuarial jargon, but are able to indicate which life offices have greater freedom to make adventurous investments. Those that are strapped for cash tend to put their money into fixed-interest gilts and low-

## How free is your life insurance company?

risk investments, while those with funds well in excess of their liabilities can take a longer-term view and opt for equities. Bottom of the table (as of December 31, 1996) is Britannia Life, with a free asset ratio of just one sixth of the industry average. Only last week Britannia announced that it was axing 400 jobs and withdrawing from selling products through independent financial advisers because it did not believe it could compete profitably in the long term.

Britannia's ratio of 1.9 per cent is markedly lower than other offices in the table. But John Jenkins, KPMG principal consultant, who compiled the figures for Money Marketing, says it is right to ask questions about any company with a ratio below 10 per cent. "Anything above 10 per cent seems quite comfortable, but if it is below 10 per cent you are justified in asking further questions."

Unfortunately for policyholders, nearly one third of the 35 life companies in the survey have ratios below 10 per cent, including well-known names such as Equitable Life, NPL, Scottish Mutual and Scottish Life.

Craig Wetton, an IFA at Chartered Investment Management, says financial

advisers look closely at a life office's financial strength before recommending its products. He said: "You have to look at the strength of a company to see if it can meet future obligations. If it gets its investment policy wrong, it needs to have the resources to maintain its solvency."

Equitable Life robustly defends its free asset ratio figure, the third lowest of the companies surveyed, and one that fell last year while the "average" for the industry was only slightly higher. "Nigel Webb, director of corporate affairs, said: "We operate a full distribu-

tion policy. It is policyholders' money — why should you keep back money for future generations?" He also argues that the way the figures are calculated flatters slow-growing companies. "We have been the biggest writer of new business over the past few years and have a lot of young business on the books."

NPL says it, too, has been paying profits out rather than hoarding cash, while Scottish Mutual (owned by Abbey National) and Scottish Life point to analysis by Standard & Poor's, the ratings agency, which awarded them a financial strength rating of AA and A+ respectively.

But Mr Wetton insists that the trend of a company's financial strength is important. "The lower the ratio falls, the more vulnerable is a company to short-term market volatility. A company with a very low ratio could come unstuck."

Standard Life, which has a free asset ratio significantly above the industry average, says that without the cushion of free assets it could not pursue a flexible investment policy. Iain Lumsden, group finance director, said: "Our ratio enables us to keep a high proportion of our funds in equities and obtain higher long-term returns. But we have not had to raise our free asset ratio for five years or more and have not had to take a bean from policyholders."

PATRICK COLLINSON

## Standard Life joins the telebanking revolution

The savings war intensified this week as Standard Life, one of the UK's biggest life insurance companies, unveiled plans for its bank. The Edinburgh insurer has become the latest financial institution to realise the potential of offering a telephone banking service.

With no expensive branch network to support, the new breed of telephone banks can afford to offer much better rates on their deposit accounts than their branch-based counterparts. Sainsbury's, Tesco, Prudential, Scottish Widows and Virgin Direct have all unveiled telephone banking ventures, offering competitive rates, although Virgin customers must have a mortgage of at least £50,000 with the company.

Standard Life's new telephone-based service pays a rate of 0.75 per cent on balances of as little as £1. This is more than Tesco and J Sainsbury, which pay 0.5 per cent on accounts of £1.

Jim Spawart, managing director of Standard Life Bank, said the account will remain competitive because, as a direct service, it will not have to maintain a branch network.

The announcement this week followed the Halifax's decision to raise the rates for its 15 million savers. Rates on the Halifax's liquid gold instant access account have risen by only 0.15 per cent. A balance of £1 in this account will pay 0.5 per cent. The most anyone can earn from a Halifax instant access account is 4.65 per cent, on balances of more than £25,000 — 2.1 per cent lower than the lowest rate offered by Standard Life. Savings of more than £25,000 with the Scottish insurer will attract a rate of 7.3 per cent — 2.65 per cent higher than the Halifax.

The group also plans to launch fixed-term savings accounts and will bring in mortgages, followed by personal loans next summer.

Even after the rise in the new year, the Halifax will only offer a similar rate for balances of greater than £50,000 on its 60-day notice account.



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Rates will rise the furthest on the Halifax's Bonus Gold account, which requires a minimum of £10,000. The increase will be of 0.3 per cent for savers with £25,000 or more, who will be paid 6.6 per cent. Those saving £50,000 or more are paid 7 per cent, while balances of £100,000 benefit from a rate of 7.5 per cent.

Rates on other accounts, such as the 60-Day Gold, Liquid

Gold and Solid Gold, will rise by up to 0.25 per cent. Liquid Gold will offer a rate of 4 per cent for balances between £500 and £2,500, while Solid Gold will pay 4.3 per cent to those who save more than £500 but less than £5,000. Rates for the 60-day service start at 5.6 per cent for £5,000 and rise to 7.2 per cent for £10,000 or more.

Young savers will also benefit from a 0.25 per cent rise.

They will be getting a preferential rate of 5.25 per cent on balances of £1 or more, and Tessa 2 customers will also receive a 0.25 per cent increase. The rates will rise from 7.46 per cent to 7.71 per cent.

The new year will also see rate rises at First Direct and Midland Bank on January 5. By far the greatest increase at First Direct will be for Tessa savers. The rate goes up from 7.25 per cent to 7.75 per cent.

Those with money in the High Interest Savings Account and the Direct Interest Savings Account will benefit from a rise of up to 0.25 per cent. The high interest account will pay 4.59 per cent for balances of less than £1,000, but the rate goes up to 5.11 per cent for sums between £1,000 and £24,999.

Midland Bank will pay 6 per cent for balances of up to £10,000 in the 90-day notice account, an increase of 0.6 per cent. But for other accounts the change is less spectacular. Balances of between £10,000 and £25,000 benefit from a rise of marginally less than 0.25, while there is no change at the lower tier. Rates go down by up to 0.75 per cent for those holding a 30-day account.

The Nationwide has also announced an across-the-board increase on savings accounts from mid-January but will not reveal the rates until nearer the time. A spokesman said: "We will look at what everybody else is doing to make sure we stay competitive."

Since the Bank of England raised rates to 7.25 per cent at the start of November, many banks and building societies have been putting up their rates on selected accounts. The Woolwich was one of many to increase rates at the beginning of this month. The changes included a 0.25 rise for the Card Savers Account to 7 per cent on balances of more than £50.

Lloyds, NatWest, Barclays, Northern Rock and Birmingham Midshires also raised rates at the start of December.

SUSAN EMMETT and CAROLINE MERRELL

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Does a trust really have any advantage?

# WEEKEND MONEY

## TRUE PRU 55

What happened to the man in the suit?



Gillian Cook: lower pension plan charges are not being passed on to the customers

## Charges fears for stakeholder pensions plan

The Government's cherished plan to offer low-cost, flexible pensions to the 8.5 million workers on low incomes may be jeopardised by the high administration and commission charges that are still the norm among life companies.

As the Department of Social Security finalises the blueprint for the new stakeholder pensions to be announced next month, *Personal Pension Unit Linked Survey 1997/98*, a report published this week by Bacon & Woodrow, the actuary, reveals that the charges at many insurance companies are not falling to levels that would make retirement saving cost-effective for the low-paid.

In some cases as much as 40 per cent is deducted from contributions, drastically reducing the final payout. Constant censure from both consumer groups and investor watchdogs has done little to cut charges. The Government's aim to reduce welfare payments to the elderly in the next century depends on the success of the stakeholder pension. Ministers have been critical of the high-charge culture in the life industry, citing instances where one pound out of every four contributed to a pension plan is gobbled up in administration charges and commission to salesmen.

Bacon & Woodrow's report coincides with a damning survey showing that charges have allowed life companies to pocket an estimated £500 million in tax relief from two million personal pension plan holders since 1991. These customers, who have either transferred their pensions or let them lapse,

**Fees that siphon up to 25% of payments may stifle Labour hopes, says Anne Ashworth**

have seen their contributions, tax relief and investment returns wiped out by initial fund charges. Figures from Direct Line, the insurer, which is preparing to enter the pensions market, show that up to two million people, paying an average of £800 a year each into a pension plan, had lost the value of their tax relief.

Bacon & Woodrow points out that companies are not making every attempt to lower their charges. Gillian Cook, a senior consultant at the firm and co-author of the report said: "Personal pension charges dropped when the disclosure rules were introduced in 1995. Fierce competition in the industry was also a factor. But for the past two years companies have not been passing on their own lower expenses to policyholders."

Calculations by the firm show the huge impact of charges on various types of personal pension, with the effects being multiplied if policyholders cease to make payments to their plans. For example, someone contributing £100 a month to a Britannia Life pension over 15 years would lose 13.17 per cent of every premium paid over the period. The effect of charges levied on group personal pensions,

schemes covering groups of employees at a single organisation, show that anyone paying £100 a month into a Winterthur Life plan for seven years and collecting their pension at the end of 20 years will have lost 24.1 per cent of every premium. Miss Cook said that, for some policyholders, the charges could be higher, as the Bacon & Woodrow figures were based on a pension arranged through an independent financial adviser receiving a fee rather than commission for his services.

The Bacon & Woodrow survey grades personal pensions first on their investment performance and then on their charging structure. The 27 pension providers that met the rigorous performance criteria were then required to provide information on their charges.

For the second year running Bacon & Woodrow finds that life insurance companies investing personal pension money compare badly with the institutions investing company pension cash. Nine of the life insurance funds in Bacon & Woodrow's top performance quartile have had their management subcontracted to institutional managers.

Paradoxically, top performance may not be accompanied by low charges. In some cases, funds with top quartile investment performance, such as the Prudential MPP Discretionary Fund, are offered by companies with steep charges.

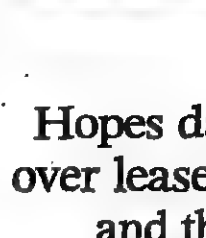
*Personal Pension Unit-Linked Survey 1997/98*, £550, available from Bacon & Woodrow (0171-357 7771).

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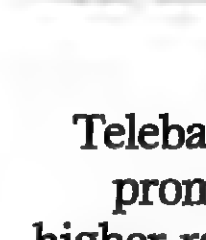
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WEEKEND MONEY is edited by Anne Ashworth

Gordon Brown, the Chancellor, has refused to rule out changes to national insurance contributions, prompting speculation that he is preparing to raise contribution levels in the Budget next March.

Such a move would enable Mr Brown to take some heat out of the economy without raising income tax. It would also allow him to allocate extra money for the health service and welfare benefits if the Prime Minister were facing pressure from the Parliamentary Labour Party to increase public spending.

Maurice Fitzpatrick, a senior tax partner with Chantrey Vellacott, the accountants, believes that the increases could mean anyone earning £24,180 might end up paying £210 extra each year, while higher earners could find themselves paying thousands of pounds in extra contributions.

Mr Brown has pledged in the election manifesto not to change basic or higher-rate income tax, and reiterated that pledge this week in the presence of MPs from the Treasury Select Committee. The Labour

## Brown stirs up talk of an increase in national insurance

backbencher Charles Clarke asked Mr Brown to rule out the possibility of imposing VAT on essentials such as food, children's clothing and public transport, which he did. However, when pressed to rule out any changes to employer or employee national insurance contributions, Mr Brown said that changes were not ruled out.

**What you pay.** National insurance contributions have to be paid by any employee earning more than £62 a week or £3,224 a year. You pay at 2 per cent on the first £62 of earnings and a further 10 per cent on earnings above this figure, up to the upper earnings limit of £24,180 a year. Employees who earn less than £62 a week pay no national insurance contributions.

**Potential changes.** The Chancellor may decide to raise the basic 10 per cent rate, and every 1 per cent increase above the current figure would yield the Treasury approximately £2.4 billion a year. This compares with putting up the basic rate of income tax, which would raise around £1.8 billion a year.

**Mr Fitzpatrick calculates** that an employee earning £10,000 a year would pay an additional £68, an employee on £20,000 would pay an additional £168, and anyone earning £24,180 or more would pay an additional £210 a year.

**Earnings limits.** An alternative change would be to make contributions payable on earnings above £24,180. For example, someone on a salary

of £30,000 a year would pay an additional £82 if the 10 per cent rate was payable on income above the current earnings limit.

For an employee earning £40,000 a year, the extra cost would be £152. Abolishing the upper earnings limit would raise about £3.5 billion per year.

**Alternatives.** Mr Fitzpatrick said another option for the Chancellor is to exclude earnings in a band between £24,180 and £45,000, and then impose a 10 per cent rate on all earnings above £45,000. The higher the Chancellor pitched the level at which contributions kicked in again, the less revenue he would gain.

Mr Fitzpatrick said: "This would be a neat way of answering any calls from the Parliamentary Labour Party to tax the rich a little more, without actually raising income tax."

"Raising national insurance contributions enables Mr Brown to collect extra revenue without breaking the promises he made before the election."

MARIANNE CURPHEY

## Books reviewed by those who do

Starting your own business or becoming self-employed can be a very daunting proposition. There are a certain number of small agencies that help those who are interested in going it alone.

There are also an increasing number of books that give people guidance on how to become a business professional. Emma Bagnall (right), a 32-year-old freelance graphic designer from London, and Ken Wilson, who runs a recruitment business, reviewed six books aimed at helping the self-employed to start their own businesses.

The books were determined by leading bookstores, which selected the titles that had the biggest sales.

The two gave a ringing endorsement of approval to the *Lloyds Bank Small Business Guide*. Both gave it a much higher rating than the others.

The *Financial Times* — *Mastering Enterprise*, although more than twice as expensive, was not so favourably reviewed by our critics. They found it hard to understand, and not particularly suitable for someone just starting up in business.

They also gave a low rating to *The Essence of Small Business*, published by Prentice Hall. Again they criticised the book for being too complicated to understand.

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THE TIMES

# WEEKEND

SATURDAY DECEMBER 20 1997

## O come, all ye pop pickers

There's no sure-fire formula for a Christmas No 1, but every wise man in the record business dreams all year of the miracle hit.  
**Trevor Dann**  
tells what it takes

**D**eck the halls with boughs of holly; 'tis the season of great folly... For eleven months of every year the music business strives to be cool and stylish, but in December it goes completely Tinky Winky. Christmas records. Bah! Humbug! Only Alan Partridge really wants to play them on the radio, but tune around the dial today and you can't escape them, even on Radio 1 which has resurrected its Sleightlist (sic) for the first time since 1994. "So here it is, Merry Christmas," "So this is Christmas and what have you done," "I wish it could be Christmas everyday."

It's the annual miracle of Christmas. The wise men of EMI, Sony, Warners and the rest follow a bright pound sign in the sky which leads them to a large pot of gold. Sales for a Christmas No 1 can be as much as three times those of a chart-topper during the rest of the year. And with singles sales bouncing back from their early-1990s trough, there are millions of pounds to be made from a successful marketing campaign in December.

So what makes a Christmas No 1? Hardly a soul in the record industry doesn't think he knows. But on the evidence of the past 40 years it's difficult to find a sure-fire formula. It's not true, for instance, that seasonal chart-toppers always have a festive message. Jackie Wilson's re-release of *Reefer Pete* (1986), Pink Floyd's *Another Brick in the Wall* (1979), the Beatles' *I Feel Fine* (1965) and Conway Twitty's *It's Only Make Believe* (1958) would probably have been hits at any time of the year. But most of the Christmas No 1s do fall into one of three categories.

**Sloppy Songs:** these are the records with romantic lyrics which strike a sentimental chord during the season of goodwill. Last year it was *2 Become 1* by the Spice Girls. In



The best outside bet for the Christmas No 1 record has it all: "children, charity and a good chune". *I Am in Love with the World*, by the Chicken Shed Theatre Company, is a tribute to Diana, Princess of Wales

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# Talking turkey with Mr Bootiful

At 20, Bernard Matthews paid £1 for 20 eggs - now he's worth £70 million, says Rohan Daft

Of the three million turkeys that will find their way to the nation's dining tables this Christmas, one stands out. "It is my personal turkey," Mr Matthews says. "Somebody will have chosen it on my behalf in the past few weeks. It won't have been given any special feed, but it will be a certain size of bird: about 18lb or 19lb."

This makes it a good 7lb heavier than the average Bernard Matthews turkey. In every way, a heavyweight bird for a heavyweight man.

Mr Matthews has been Britain's Mr Turkey for the past 20 years or more and, with his ruddy, ox-like charm, he is surprisingly regarded on some parts of the Continent as a sex symbol - even at 67.

He started dealing in turkeys part-time when he was 20 to augment his income as an auctioneer's clerk. "I saw 20 turkey eggs for sale, which I purchased for a shilling (5p) each. By coincidence, there was also a small paraffin incubator for sale, which I bought for £1 10s," he says. "I cycled home with the eggs and the incubator on the back of my bike and set up a small hatchery in the garden shed."

"Twelve eggs hatched and after four weeks I had to sell the turkeys to a local farmer because I couldn't afford to feed them any longer. I sold them for 15s each - and that was the foundation of my business."

Local, as if you didn't know from those "bootiful" television advertisements of the front of his Great Witchingham Hall headquarters, is Norfolk. Now, 47 years on and with his East Anglian burr still splendidly intact, he produces 20 million turkeys a year, grown in sheds of 15,000 each. If the sheds were placed end to end, they would stretch for about 40 miles.

The Matthews empire is built around processing. Nine-tenths of its earnings come from Golden Drummers, Klevs, Dinosaurs and the like; only a small proportion of his business produces oven-ready turkeys for Christmas.

Mr Matthews was the son of an often out-of-work motor engineer. The youngest by some years of four children, he won a scholarship to Norwich Grammar School and left at 16 to join a firm of auctioneers.

After his initial success in the turkey business, he splashed out £3,000 on Great Witchingham Hall, once the home of an 18th-century man of letters, John Norris, and by then mostly dilapidated, and filled its 35 rooms with turkeys. They were hatched in the dining room, reared in the Jacobean bedrooms and slaughtered in the kitchens.

"The Grindling Gibbons carvings had to go to keep the turkeys," says a friend. "The house was refurbished when things got better."



After his early success, Bernard Matthews bought Great Witchingham Hall, in Norfolk, for £3,000. Turkeys used to be hatched in the dining room, reared in the bedrooms and slaughtered in the kitchens

In 1958, he bought his first disused airfield. The concrete runway was ideally suited for turkey houses - aerodromes were secure and isolated - and he acquired a further five. Instead of producing a big plump bird, he bred a smaller turkey that could fit in the oven - and took the oven-ready market by storm.

Then he set about making the turkey an all-year round non-luxury product. He chopped it up and repackaged the bits, and invented the individual portion, patenting all his products. After this came the turkey roast, involving meat mechanically stripped from the bone.

Turkey became the cheapest form of meat that factory farming could produce - even cheaper than pet food. Many a frozen bird exchanged hands for 20p per pound during a price war in late 1994. The range, the variety and the prices of turkeys were found to be so confusing that one consumer rang the British Turkey Information Service for advice on "how to thaw a fresh turkey". This was hardly surprising given the marketing drivel with "fresh", "farm fresh", "traditional farm fresh", "fresh frozen", "frozen oven-ready", "frozen water" and "ready basted" turkeys in the supermarkets.

Mr Matthews takes pride in providing cheap food for the masses. "When I started," he says, "it took the equivalent of two weeks' pay of one of my workers for me to give them enough money to buy a turkey for Christmas. It now takes about one hour. That is how the world has changed."

Much of the increased sales came after Mr Matthews called in Ogilvy & Mather, the advertising agency, which came up with a campaign starring him as a tweed-suited farmer.

Sales of some products increased twenty-fold, but Mr Matthews is still shy of the bootiful ads. "I hate watching myself on television," he says. "I find it very embarrassing." Despite the high profile, his cheery personality has yet to penetrate every dining room. When he went to Buckingham Palace to collect his CBE from the Queen, she asked him which part of the poultry business he was in. "I said, 'turkeys'. She said, 'Where do you come from?' and I replied,

"Norfolk". Then she said, "Ah, a lot of turkeys come from Norfolk." He says it was a "bootiful occasion".

Turkeys have been good to Mr Matthews, despite two prosecutions for river pollution from his turkey sheds, and the threats from the animal liberationists which mean he has to keep a retinue of security guards at his home. He drives a Rolls-Royce and has sold his enormous yacht, *Bellissima*, but still owns a villa in the South of France.

He hobnobs with members of the Royal Family as a result of his involvement in charities, particularly the Duke of Edinburgh's Award scheme. When Prince Edward and Sophie Rhys-Jones were photographed looking grumpy on the Côte d'Azur last summer, they were said to be staying at Mr Matthews's holiday home.

He likes France. "There," says a friend, "Bernard Matthews is a sex symbol. 'Où est Bernard?' they ask."

He has been separated for

some years from his wife, Joyce, who helped him start the business, but is not divorced. They have three adopted children who, after the split, stayed with Joyce, and Mr Matthews has one other son, Frederick, by a seemingly nameless Dutch woman.

He is a private man, but not without friends. One describes him as a "a nice and amiable man, a generous host and a very good cook". He is a true gourmet. Caviare and foie gras are often on the table, even though he still tastes products at his factories most days of the week. He cooks the best lobster - stuns it first and then grills it.

Mr Matthews can afford such tastes. He was ranked 266th in *The Sunday Times* Rich List 1997, with a personal fortune of £70 million.

The turkeys that have done all of this for him come from one breed, he says. "A white bird, because it's easier to pluck. If you have a bird with black feathers, sometimes a few feathers get left on the skin. It's not so pretty as seeing a bird that looks clean."

But this most famous breed of turkey is sadly bereft of any sort of fancy name. "It's just got a number: it's called a Big 6," he explains. "It's a British bird, bred by a British turkey-breeding company."

## BERNARD MATTHEWS'S TURKEY TIPS

■ Which turkey is best? "I prefer a white-feathered British bird: it's better for plucking."

■ Which is the best part, leg or breast? "Leg, it's a bit more tasty."

■ Trimmings? "I have the lot - sausages, chestnut stuffing in the front and sausage meat stuffing with onion and thyme in the back."

■ Stuffing? "Don't over-stuff at the back: the bird will take longer to cook."

■ Cooking? "Roast with the breast down, so that the juices run into the breast. Turn for the last 15 minutes to brown the breast."

■ And what's the best thing to do with any leftovers? "Make a turkey curry."

## RARELY BRED TURKEYS



The Northampton Boarhound Red (left), originally bred in America, and one of the last ten pure-bred, colourful Crollwitzes, known as the "Slate and Lavender" turkey

## Too overweight even to mate properly

Sally Smith on the welcome return of a really tasty turkey

Like a bosomy dowager on stilts, the modern turkey finds it difficult to keep its balance. The problem is all that white breast meat. The weight piles on in front but, with nothing much to counterbalance it at the rear end - the parson's nose not being in such demand - walking is a trial. So much so, indeed, that the massive bird which graces so many tables at this time of year has probably spent most of its life sitting down.

Nor does the graceless creature even have the consolation of natural mating - now impossible because of the changes to its rear end brought about by the broadening of its body shape.

"Its 'vent' is in a different place," explains Patricia Graham, a breeder of Norfolk Black turkeys. "The breast is back between its legs, and so it can only stoop about, not walk properly."

This "big, round lump", as she describes it, is a world away from the birds which her family has been raising since the last century. Her Norfolk Black turkeys differ little from the lean, athletic gamey black birds brought back from South America via Spain to

East Anglia in 1492 by Niño Pedro. They were imported to the region because its inhabitants had grown rich on the wool trade. Records show that by 1555 turkeys were being sold in Suffolk markets. Mrs Graham says, "The bronze turkey came in a little later, brought from Hudson Bay by Sebastian Cabot."

By 1880 Mrs Graham's grandfather, George Peele, and her great-uncle Ernest were rearing Norfolk Blacks on their farm near Wymondham in Norfolk. She has pictures of the great steam-driven dray which carried the rough-plucked birds in baskets up to London for the Christmas market, a round journey of 14 days.

Before that they walked - it was a gentle three-month stroll to Smithfield - gleaning corn from the stubble fields, grass from the roadsides and berries from the hedgerows; and once they reached the table the birds were, of course, tasty and gamey from the exercise.

It was the next generation. Mrs Graham's father Frank, who saved the breed. A founder member of the Norfolk Black Turkey Club, he suffered a devastating loss in



Patricia Graham with a Norfolk Black - a breed that was saved by her father

December 1958 when his flock got fowl pest and had to be slaughtered. The following spring he went from farm to smallholding, rounding up as many Norfolk Blacks as he could find. "It was a mish-mash of birds," says Mrs Graham, "but of course they were ideal for breeding because there were so many bloodlines."

It is from this base that the present flock has grown -

handsome, glossy, black-feathered birds selected to give a little more breast meat, although they are still high-breasted like a pheasant.

As sales started to decline for this old-fashioned variety so Frank Graham's enthusiasm and determination to keep it going increased, intensifying when it was designated "a rare breed" in 1976.

"It wasn't just that the turkey was small and had less

breast meat than the large white birds that the supermarkets wanted," Mrs Graham says. "The black feathers left little black stubs in the skin which people found off-putting."

When her father died in 1980, she and her mother, Gertrude, kept a nucleus of 40 breeding birds and continued to produce the Christmas turkey for discerning customers from the family farm at

Thuxton in Norfolk. Her son, James, inherited the Peele genes and took on his grandfather's business. In 1989, in a change in fashion, people wanted a bird which wouldn't lead to groans of surfeit when it appeared in yet another manifestation on the twelfth day of Christmas.

The business remains small. The birds hatch in May and June and mature slowly. In autumn they forage for acorns and blackberries which add variety to their diet of corn and beans which are grown on the farm, and a little pea shingle or "roughage" to aid digestion. The birds are then plucked and hung to develop the taste further.

This kind of rearing means that these birds are more expensive than the faster-growing supermarket variety, but it pays off by the beginning of December this year almost every Peele bird was spoken for.

Not everyone wants them for the table. One female customer came to buy a Norfolk Black to use as a security guard. Her previous "guard", which used to travel with her in her car, had lived to the ripe old age of 12 and was, she insisted, every bit as effective at warning off intruders as a goose. And, no doubt, just as delicious.

## Solution and Notes to Listener Crossword No 3438

A Jigsaw Puzzle by Radix

Every jigsaw clue led to a SAW which had to dance a jig before entry. These saws were all of a kind (i.e. they are cutting in a literal sense) except for EPIGRAM (which can be cutting, but only metaphorically). A. BAND: BAN-D. B. CHAIN: CHAIN. C. CIRCULAR: UL. IN CIRCAR. D. COMPASS: COMPLETE-ASSAIL. E. CROSSCUT: CROSS-CUT. F. EPIGRAM: E-PIG-RAM. G. FLOORING, FLOORING-RING. H. FRAME: RAM IN FE. I. GANG: hidden. K. HACK: two meanings. L. HAND: HAND. M. KEYHOLE: KEY-HOLE. N. LOG: two meanings. O. PAD: P. AD. P. PANEL: PANEL. Q. PRUNING: RUN-IN. R. RIBBON: BON-RIB. S. RIP: two meanings. T. SCROLL: SC-ROLL. U. SKIP-TOOTH: KIPT. IN SOUTH. V. STONE: TON IN SE. W. SWEEP: S-WEE-P. X. TREPAN: REP IN TAN. Y. TREPHINE: anagram. Z. TURNING: anagram.

FURTHER ANSWERS: 1. ENTRAP PARTNER (reversed). PISTOL: LOT-SIP (reversed). 2. HOT: HO-THERE. OPEN-ARMED: anagram. 3. FANG: hidden. SKULLCAP: SKULL-CAP. 4. PITACE: GAP (reversed) IN PIE. ROSSER: anagram of (HORSE)S plus R. 5. COCKY: two meanings. SOOTHER: SO-OTHER. 6. GLOBIN: GLOBIN. LOBIN: THELMA: anagram. 7. ALCAICS: anagram. BRING: BR-ING. 8. CHURCH: CH-URCH (in) LIL. PREAMP: P-R-E-AMP (in) LIL. 9. INBORN: hidden. KURGAN: UR in KURENCHUG plus AN. 10. NORBI: ION (reversed). TRINIDAD: composite anagram (I-island). 11. SONGFUL: anagram. WENCH: WEN-CH. 12. PESANTE: (A)PES-ANTE. PRING: PRING.

Winner: A. Jones, (Ilford, Essex). Runners-up: D. Frances Milne, Shepperton Mallet, Somerset; Bernard Grabowski, Aylesbury, Buckinghamshire; Roger Nayker, Bradford, West Yorkshire; A & A. Toddall, Swindon, Wiltshire; H.S.M. Massey, Brimsfield, Gloucestershire.

1	P	I	S	T	O	L	E	N	T	R	A	P
2	H	O	T	O	P	E	N	A	R	M	E	D
3	S	K	U	L	L	C	A	P	F	A	N	G
4	R	O	S	S	E	R	P	I	P	A	G	E
5	C	O	C	K	Y	S	O	O	T	H	E	R
6	T	H	E	L	M	A	G	L	O	B	I	N
7	A	L	C	A	I	C	S	B	R	O	I	N
8	C	H	U	R	C	H	P	R	E	A	M	P
9	K	U	R	G	A	N	I	N	B	O	R	N
10	T	R	I	N	I	D	A	D	N	O	R	I
11	W	E	N	C	H	S	O	N	G	F	U	L
12	P	E	S	A	N	T	E	P	R	I	N	G





Christmas cheer: Spice Girls "Ginger" Geri (left), "Scary" Mel B, "Posh" Victoria and ...



... "Baby" Emma (left) and "Sporty" Mel C. Right: Mr Blooby, the pud of Christmas 1993



The old ones: Cliff Richard (left), and white Christmassy Bing Crosby, plus and minus beard



Everybody remembers the band Slade, but, almost hard to believe, their last Christmas hit was way back in 1973 with *Merry Xmas Everybody*

Continued from page 1  
1994 it was *Stay Another Day* by East 17. The mistletoe did good business in 1992, while Whitney Houston bawled her way through Dolly Parton's *I Will Always Love You*. In 1987, office parties swayed to the Pet Shop Boys' electro version of *Always On My Mind*.

Novelty Songs: God save us, merry gentlemen. Here are the songs we never want to hear again — most of us never wanted to hear them in the first place, but somehow they caught the imagination of record buyers. Is any torture worse than three minutes of *Long-Haired Lover* from Liverpool by Little Jimmy Osmond (1973), or *Two Little Boys* by Rolf Harris (1969)? Given the choice between *Mr. Blooby* (1993) and a moat extraction, who wouldn't choose the dental option?

As for *There's No One Quite Like Grandma* by St Winifred's School Choir (1980), all the appropriate descriptions start with the words "complete load of old..."

New carols: fewer and fewer of these are made each year, now that the record companies have realised that phoney Christmas spirit isn't as potent as it used to be. The Seventies was the great decade for sprinkling tinsel on the hi-fi, giving us Slade's *Merry Xmas Everybody* (1973) and Mud's *Lonely This Christmas* (1974), as well as Wizzard's *I Wish It Could Be Christmas Every*

*Day* (No 4 in 1973) and Greg Lake's *I Believe in Father Christmas* (No 2 in 1975), which have become annual turntable hits ever since.

The ubiquitous Cliff Richard has been responsible for two No 1s in this genre, *Mistletoe and Wine* in 1989 and *Saviour's Day* two years later, both fine examples of the kind of quasi-religious schmaltz that would be laughed out of *Top of the Pops* and into *Songs of Praise* at any other time of the year.

Also in this category are the two songs which have twice reached No 1 at Christmas — *May's Boy Child*, courtesy of Harry Belafonte (1957) and *Boney M* (1978), and *Do They Know It's Christmas?* by Band Aid (1984) and *Band Aid II* (1989).

The importance of the Christmas No 1 is typified every year by the national newspapers and the betting chains. They portray it as a battle between competing bands or singers, but in truth it's a fight between the marketing departments of the leading record companies. As in the trumped-up 1996 chart duel between Oasis and Blur — "won" by Blur because their record was price discounted — the victor will be the company with the best promotion and marketing campaign.

The first thing the promoters need is television and radio exposure. Check your Christmas listings to see how many Spice Girls programmes have



Rolf Harris with Bonnie Langford, and Johnny Mathis

been scheduled, and then ask yourself whether they have anything to plug. Oh look, a movie (opening *Boxing Day*), an album (*Spice World*, currently No 2) and a contender for No 1 single (*Too Much*). Holding back the single release date to avoid the Teletubbies will probably pay off for Virgin Records.

The felt "fab four" themselves may have peaked and they can't use the old "Our real fans are buying the album" excuse, because there isn't one. Yet, but the combination of a massive television profile and the potential for tantrums from disappointed three-year-olds on December 25 may be enough to keep Teletubbies' *Say Eh-Oh* at the top for another teeth-grinding week. The BBC is having a good



Christmas. Even if it's pipped for the big one, it will have had two December No 1s — the Teletubbies, which bears the BBC imprimatur, and the multinational BMG Records group, and the Band Aid-style version of *Perfect Day*, which started life as an advert for the corporation's television music policy and ended up as a charity single benefiting Children in Need.

Christmas is a big time for fund-raising records, so don't be surprised if *Perfect Day* or even Elton John's *Candle in the Wind '97* climb back up the chart next week.

Which brings us to the best outside bet for the Christmas No 1 this year. It has it all: children, charity and a good tune. *I Am in Love with the World* by the Chicken Shed



Everything good is all of you  
Elvis  
and  
The Colonel

Theatre Company is a tribute to Diana, Princess of Wales, recorded by one of her favourite charities. The singer, Lissa Hermans, co-wrote the song dedicated to the former patron of this drama group for disabled young people in North London. If it doesn't reach the

top, it can point to the good job it's done promoting the Diana tribute album, on which the track appears and which will undoubtedly be the Christmas No 1 album of 1997.

Christmas No 1s are songs which sell to people who don't normally buy, and don't much



Elvis Presley (left) had two No 1s — *It's Now or Never* and *Return to Sender*. George Michael awaits a Christmas hit

care for music at all. Sales are high because many people who buy CDs or tapes as presents never visit a record store at any other time of the year. A much better judgment about the direction modern music is heading can be made in January when the typical

year-round record buyer is back in the shops brandishing the record token or the contents of Santa's envelope, and the record companies are unveiling their new hopes for 1998 and consigning the tired old acts of Christmas '97 to the discount bins.

**GEORG JENSEN**

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**No 1 CHRISTMAS CRACKERS**

**BAND AID: Do They Know It's Christmas?** (1984)

The who's who in pop during the Thatcher years unites behind former saint, Bob Geldof: great melody by Midge Ure.

**CRYSTALS: Santa Claus is Coming to Town** (1963)

A ferocious wall of sound created by Phil Spector for his classic Christmas album, the only consistently good one ever made.

**FOUNTAINS OF WAYNE: I Want an Alien for Christmas** (1997)

America's answer to Brit Pop, arty and artful guitar thrashing.

**GREEDIES: A Merry Jingle** (1979)

Phil Lynott leads this punk romp by an amalgamation of Thin Lizzy and the Sex Pistols.

**JOHN & YOKO/PLASTIC ONO BAND: Happy Xmas (War Is Over)** (1972)

Still twinkling 25 years on: a Christmas message that never dates.

**KEITH RICHARDS: Run Rudolph Run** (1979)

Rolling Stone guitarist swaggers through the famous seasonal shuffle: a three-chord masterpiece.

**POGUES/KIRSTY MACCOLL: Fairytale of New York** (1987)

One of Shane MacGowan's finest lyrics brought to life in a duet with the feisty MacColl — "You scumbag, you maggot..."

**BRUCE SPRINGSTEEN: Santa Claus is Coming to Town** (1981)

The E Street band live on stage pay tribute to Phil Spector, staying just this side of twee.

**U2: Christmas (Baby Please Come Home)** (1987)

Another Spector classic, updated for the Special Olympics album; Bono's choral style given full rein.

**WAITRESSES: Christmas Wrapping** (1981)

From the marvellous Zee Records Xmas album: a genuinely funny and moving tale of life, love and cranberry sauce.

**No 1 CHRISTMAS TROUPE**

**BEACH BOYS: Little Saint Nick** (1963)

The famous sound of sand, bikinis and woodies unsuited to a tale of chimneys, toys and reindeer. Could make a comeback if discovered by the less discriminating snowboarders.

**DAVID BOWIE/BING CROSBY: Peace on Earth/Little Drummer Boy** (1977)

Cringingly sentimental duet recorded for a Crosby television show. Gave new meaning to the epithet: "Thin White Duke".

**DORA BRYAN: All I Want For Christmas is a Beatie** (1963)

Early cash-in comedy record; might have worked if Dora had been 20 years younger.

**THE DAMNED: There Ain't No Sanity Claus** (1980)

Formerly respectable punk outfit way past their best; doesn't work as comedy or irony either.

**CHRIS DE BURGH: A Spaceman Came Travelling** (1975)

Gloriously overblown drive: at least he didn't call it "Gentleman in Red".

**QUEEN: Thank God It's Christmas** (1984)

Freddie Mercury fights a losing battle with a Christmas pudding of a lyric and a soppy arrangement by Roger Taylor and Brian May.

**KENNY ROGERS: Christmas in America** (1992)

He clearly believes the Americans invented Christmas; you can't trust people who eat their turkey in November. But he may have been right about who invented the whole shebang.

**FRANK SIDEBOTTOM: Oh Blimey, It's Christmas** (1985)

Oh blimey, it's crap.

**BARBRA STREISAND: Jingle Bells** (1967)

Laughable histrionic version of jolly carol; tries to recreate character of Fanny Brice but only succeeds in emulating Peter Sellers's reading of *A Hard Day's Night*.

**SCREAMING LORD SUTCH: Croppy Christmas Party** (1981)

He did better at by-elections.

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Stephen Woodhams decorated Patricia Hodge's house for Christmas. She says: "The effect is stunning. It's like walking into Fairyland"

## No shrinking violet

The actress Patricia Hodge goes to town with decorations for a family Christmas, says Michael Cable

Christmas for the actress Patricia Hodge is a gloriously traditional family celebration. The festivities will get under way in earnest on Christmas Eve, when nine members of the family sit down to dinner at her large double-fronted Victorian home in Barnes, south-west London. The festivities will continue until the day after Boxing Day, her youngest son Edward's sixth birthday.

"For someone like me who is deeply sentimental, Christmas is a very special time," she smiles. "It's a time to enjoy your home and bring all the family together. And this house really comes into its own at Christmas."

Helping to create an atmosphere that glows with warmth are the richly decorative trimmings supplied by floral and landscape designer Stephen Woodhams. After training with the Royal Horticultural Society at Wisley, Woodhams made his name at the 1994 Chelsea Flower Show. He won the Gold Medal for his "Mr Maidment's Garden" design which featured a derelict greenhouse.

Having started his business from a garden shed in Chobham, Surrey, he went on to open the Notting Hill shop six years ago.

For his Christmas designs he has pioneered what Patricia Hodge calls the "hodgepodge" look. "Many others have copied it," she says, "but he always seems to stay one jump ahead." Winter garlands of evergreens, flowers, miniature

### my favourite shop

logs, fir cones and gilded walnuts and chestnuts are draped around mirrors and mantelpieces. Tablescapes are created from scented pine, lilies, bundles of cinnamon sticks and tangerines spiked with cloves. Tangled sprays of contorted willow are sprayed gold and hung with baubles, reflecting a soft golden light.

"It's a wonderfully irreverent combination of the natural and the cultivated and it works perfectly," says Miss Hodge. "Because he is basically a landscaper, he sees things in terms of bringing the outside indoors. The effect is a blend of modern and traditional, and that has always been my favourite design style."

Although Miss Hodge has long been an admirer of Woodhams, it wasn't until she moved into her present home that she brought him in to do her Christmas decorations. "Our previous place was much smaller, and I realised that all my existing decorations would be hopelessly out of proportion," she recalls. "Even so, I would never have dared bring in arrangements on the scale that Stephen created. But the effect was stunning. When he had finished it was like walking into a fairyland."

Depending on how many



The florist and landscape gardener Stephen Woodhams's shop in West London

rooms are involved, Mr Woodhams charges between £500 and £5,000 to design floral decorations for a private house. He keeps Lord Archer's riverside penthouse fragrant with blooms, and has created floral displays for the weddings of the footballer Paul Gascoigne to the socialite heiress Cosima von Bülow.

His designs can be seen in the Ralph Lauren shops. Asprey, the Joseph chain, Dupine's restaurant and the private dining room at Michel Roux's Waterside Inn at Bray, Berkshire. He also creates the windowbox designs in Bond Street.

"He's very shy and self-effacing and lets his work speak for him," says Ms Hodge, making one of her regular visits to his shop. It is heavy with the scent of lilies and full of branches, twigs and grasses painted gold, silver

and white. "I'd like to buy the entire shop," she sighs, picking out a galvanised-metal vase, a wicker basket and a wreath of pine and gold-painted willow.

She adds: "What constitutes a favourite shop for me is somewhere that gives you an adrenaline shot, a fix — the sort of place that makes you feel better as soon as you walk in. This shop does that. You are lit up. I feel the same about Ralph Lauren. Designers Guild and Penhaligon's."

Woodhams certainly helps to put her in a festive mood. As a girl growing up in the Lincolnshire hotel that her parents ran, she missed out on the family Christmas she always yearned for.

"My parents would be rushed off their feet trying to organise lunch for 300 guests, so my sister and I didn't see much of them in between opening our stockings at 5.30am and sitting down to

lunch in the hotel dining room at 5pm," says the 51-year-old actress who stars in a forthcoming film, *Jilting Joe*, with James Purefoy and *The Full Monty* star Tom Wilkinson.

This year's get-together will change all that. As well as her husband (the musician Peter Owen), her mother, now 77, and her sister's family, the dinner will include her two children, who were born when she had almost given up hope. She was 42 when she had Alexander and 45 when Edward was born.

"Part of the pleasure of having children is that you can relive your childhood through them — especially at Christmas," she says. "And they are as impressed as any of us by the decorations. They think Stephen Woodhams is a magician."

● Woodhams, 60 Ledbury Road, W11 (0171-233 3141). Mon-Fri 8.30am-6pm, Sat 9am-5pm.

## Hardy annuals

### PERSONAL ORGANISERS

IT WAS after a couple of horrifying hours spent watching *Henry, Portrait of a Serial Killer* that I learned the importance of keeping a diary. So shaken was I by this cinematic monstrosity that I walked out leaving my diary under my seat, writes *Times* diarist Jasper Gerrard.

This sent my life into a spin. One evening I was happily reading at home only to receive a call from a grumpy Labour MP who I had stood up in a bar. Worse followed.

Perched at my desk one lunchtime, I contemplated a drink with an old university friend. Then the phone rang. "Conservative Central Office, here, you are meant

to be addressing our women's meeting. Where are you?"

Along with a glass of champagne, a packet of Nurofen and a thick skin, the most crucial accompaniment of the diarist is, well, a diary. Yet I hate my diary more than anything in the world.

Clinical depression sets in when my diary contains a line of duty lunches stretching into the millennium, with the editor of *Christmas Tree Monthly* and other exciting shakers who nabbed you in a weak moment.

Last week I did what I thought I would never do again: I lost my diary. And I have rarely been happier.



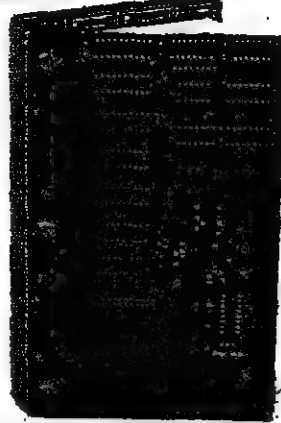
ABOVE: For the glamorous party-planner: black leather pocket-organiser with diamond buckle, £85, from Paul Smith (0171-379 7133)



ABOVE: Mulberry's pocket Congo organiser, £120, to keep your social life up to date and the Congo Planner, £245, to hold yearly planners, calculator and credit cards (0171-491 3900)



LEFT: Clear solutions are the blue glitter-gel organiser, £9.95, from Bureau (0171-836 3502) and the pink plastic organiser, £19.95, from Farrago (0181-788 0162)

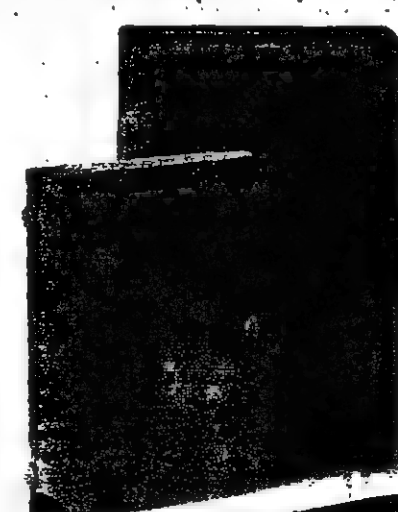


ABOVE: Scientists and electricians should plug in to the circuit-board organiser, £15.25, from Bureau (as before)

RIGHT: For the wild at heart: fake tiger organiser and fake leopard organiser, both £6.95 from Bureau (as before); green fake-fur organiser, £7.95, from Farrago (as before)



BELOW: Pocket-size butterfly hologram organiser, £11.95, from Farrago (as before); flower-power organiser from Paul Smith (as before)



RIGHT: A handmade aid for wood lovers is the burr brown-oak, £43, or English oak organiser, £60, from George Federsen (0171-359 5855)



LEFT: If you prefer a screen, the Digital Databank, £29.95, from Initial Ideas (01548 831070) has a calendar, diary reminder, alarm clock and built-in translator from Dutch, Italian or French



ABOVE: Casio's Digital Diary SF5580, £79.99, combines a telephone directory, expense function, calendar, reminder and calculator, and is small enough to fit in a pocket or handbag. From Tandy (0500 300666)

ABOVE: Calf-skin pocket organiser, £69.95, from Filofax (01444 238100 for stockists). Available in a variety of colours. Alligator-print organiser, in brown, black, red and blue; pocket-size £71.90, larger version, £110.90. From Filofax (as before)

### BARGAINS

BY DEFINITION designer labels don't come cheap. Unless, that is, you pay a visit to Bicester Village in Oxfordshire. More than 50 brand-name shops jostle for attention in a faux New England claspboard development, selling end of lines and the previous season's stock in a sort of permanent sale.

I took £100 there in an attempt to shoe-horn my three children into a more stylish look. For Barnaby, 5, I bought a cobalt Ralph Lauren long-sleeve polo shirt for £19 (£42 normally) and khaki shorts for £17 (reduced from £35). In the Clarks factory shop down the road, we found a pair of dockers for £15. For Ellie, 8, we headed for Jigsaw, where I picked up a dark blue cable-knit jumper (£12.95) and a pair of light blue pumps for £5.

The best find, though, was the bargain basket in Paul Smith, where everything was a tenner. Out came a pair of raw silk slacks for Ellie, and red trousers decorated with bicycles for Hugo, which went



A knock-out, knocked-down outfit

perfectly with a white Benetton T-shirt for £4.

And I still have enough cash to treat myself to a white linen dress in Whistles for £5, reduced, astonishingly, from £85. I reckoned I had saved over £250. Bargain or what?

ARABELLA WARNER

● Value Retail Bicester Village, 50 Pingle Drive, Bicester, Oxon OX6 7WD (01859 323 200). Open daily 10am-6pm.

### GADGETS

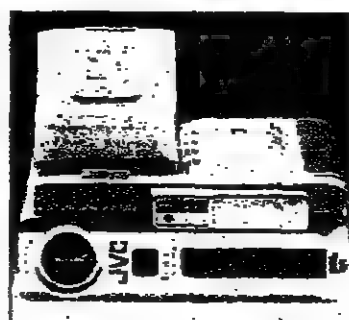
HONEY, I've shrunk the vids! The Gadget of 1997 has to be the JVC GR-DVX2 camcorder, the size of a small box of chocolates with the weight and worth of a bar of real gold.

The camera includes a built-in colour monitor which folds out to make easy work of taking or reviewing footage. It even takes still digital pictures, and everything captured can later be loaded on to the PC for editing and manipulating, or copied to a standard VHS recorder.

The miniaturisation miracle takes slender, 3in-wide plastic video-tape cartridges, which no James Bond would be seen dead carrying. He would probably carry something like a slot-in memory card to record pictures.

The memory card is used to mesmerising effect, however, with the D1000 digital voice recorder from Olympus.

It discreetly slips into the palm, delivers brilliantly clean sound and



The chocolate-box camera

since there is no moving tape, you can flip your way instantly around your dictations and recordings.

The mint-on-the-pillowcase-size cards hold up to 32 minutes of speech.

TIM WAPSHOTT

● GR-DVX2 camcorder, £1,799, from JVC (0181-650 3282). D1000 digital voice recorder, £249.99, from Olympus (0800 072 0070).









Angharad Rees loves her home but wants something smaller

## Fancy a change of scenery?

The elegant woman who stands in her conservatory kitchen, making me a pot of coffee on a cold December day, seems a far cry from Demez in *Poldark*, the character that shot her to fame — you remember, the girl who would “drop her knickers for a shilling”.

But Angharad Rees still has a breathless, girlish charm, even when the part she is acting is that of an estate agent. For her tall, beautiful house in Battersea, South London, is for sale, and I have come to have a nose around.

She is setting up for a party when I arrive. Shooting for her latest film, *The Wolves of Cromer*, has just ended and cast and crew have been invited. Bottles of wine are chilling in the fridge alongside several enormous trays of ready-to-bake pasta.

The raised ground floor, with bow-window overlooking Battersea Park, seems the perfect space for a party. The walls are what I once heard called Naples yellow and their sunniness lifts the grey day. “It’s a spiritual colour in Buddhism,” Miss Rees says.

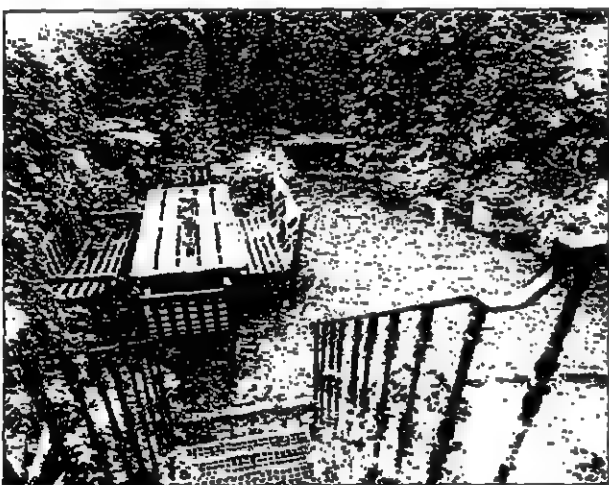
Pictures and bookshelves line the walls (in the hall there is a complete collection of Biggles books); the huge double room, divided by French doors, leads into the kitchen. It all feels very informal: the dining room, which leads out to a lovingly tended if wintry garden, is more formal, with a long table and pale-green walls.

She has two sons, Linford,

**Erica Wagner**  
steps into the  
welcoming  
home of  
Angharad  
Rees, for sale  
at £1.3m



The house on Albert Bridge Road has six bedrooms over four floors, plus a one-bedroom flat in the basement



The garden is ideal for eating al fresco in summer. The hall bookshelves hold a complete Biggles collection

23, and Rhys, 20, from her marriage to *Dynasty* actor Christopher Cazenove (they are now divorced, but he passed his passion for Biggles, and his books, on to his sons). The boys are now at university in Edinburgh and Miss Rees has begun to rattle around in the place — there are six

bedrooms over three floors, plus a separate, one-bedroom flat in the basement.

Despite her sons' flight north, evidence of their presence fills the house and is one of the things that gives the place its warm, comfortable atmosphere. Large London houses can be forbidding, but

not this one: its walls are covered with clues to the actress's career (a fine 19th-century poster from the Theatre Royal, Haymarket, advertises Ellen Wareham in *Duenna* and Mr W. Farren in *The Clandestine Marriage*), school photographs and framed children's drawings.

The boys' rooms are at the top of the house and, with their posters for *The Levellers* and *The Cure*, are still very much “boys' rooms”. There are books everywhere — records, ancient computers — and the walls need a lick of paint.

Miss Rees hurries me through — these rooms are nothing special, she says —

but while they are not the most finished in the house, they are very welcoming. I sit down at the desk in the attic for a few moments to take some notes and think, “well, I could get used to this”.

Downstairs is the master bedroom, with two windows and a balcony overlooking trees and river. The garden is of typical size for London.

Miss Rees has lived here for ten years; her attachment to the place is evident from the way she picks out the pear tree that stands just the other side of the park's fence.

“It blossoms on one day a year, it seems,” she says. “And the boys and I always look out

### HOUSE OF THE WEEK

for it and then go and admire it together.” When the leaves are gone, the view is different: you can see the boats passing on the Thames. But in summer, standing on the balcony gives quite a different feel: “You could imagine you were in Monte Carlo or some place exotic,” she says. Off the bedroom is a luxurious bathroom with a deep and enticing spa bath.

Coffee in hand, we step downstairs for a look at the flat, which could easily be converted back to be a part of the house again, although it is quite cosy as it is, with decorated hardwood floors designed by Colleen Berry and an old-fashioned cast-iron stove. There is one bedroom with exposed brick walls, high windows overlooking the garden and fitted wardrobes.

If I were Miss Rees, I would be sorry to leave, but she has her eye on a little place in Chelsea which she hopes will prove more manageable. None of her friends wants her to go. Seeing the wine and food set out for her party in its easy and graceful surroundings, and imagining the festivities that have gone before, it is easy to sympathise with them.

Agent: John D. Wood, 017-238 0174.

Angharad Rees with her *Poldark* co-star Robin Ellis

### HOME SWAP

HOUSE PRICES in Kensington, south of Westminster Bridge, within a short of the Division Bell of the Houses of Parliament, went up 20 per cent in the first six months of this year, according to agents Winkworth. Georgian terraced houses, including those around Cleaver Square, fetch from £300,000 to £400,000 for three to four bedrooms. One and two-bedroom flats between £85,000 and £120,000 are being snapped up by MPs looking for a London Victorian terraced house can be had from £130,000.

London buyers looking for second homes are the driving force on the north Norfolk coast, where prices gained up to 12 per cent this year, say Schwilke. Brick and flint cottages from Blakeney to Hunstanton, are sought-after and cost from £20,000 for three bedrooms. Period cottages with up to eight bedrooms and five acres of land fetch from £300,000.

South of Norwich, villages such as Stoke Holy Cross and Sauslingham Nethergate are popular with Norwich commuters, with prices from £150,000 for a detached three-bedroom character cottage.

The prospect of a Scottish parliament is not deterring English buyers looking for family homes north of the border. They still account for 30 per cent of the market for Scottish country houses, according to Knight Frank. Country houses with up to eight bedrooms and 15 acres in Perthshire, costing around £500,000, are in demand, particularly those with shooting or fishing.



This three-bedroom Georgian terraced house with a rear patio garden in St Mary's Gardens, Kensington, south London, is for sale at £269,000 (Winkworth, 0171-587 0560).



For even less (£225,000), you can buy Beechwood House and Old School Cottage, a restored 18th-century four-bedroom village house with an adjoining two-bedroom cottage, in just under an acre of secluded gardens, at Great Hockham, near Thetford, Norfolk (Savills, 01363 612211).



In Scotland, a similar sum (£235,000) will buy Old Mill Farmhouse, an attractive five-bedroom, four-roofed stone house, overlooking the River Forth, at Craigforth, Stirling. It comes with an adjoining barn, a large garden and an orchard (Savills, 0131-226 9961).

CHERYL TAYLOR

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CHANGING TIMES

### MARKET COMMENT

THE THAMES is a powerful dividing line. To the north, in South Kensington, Chelsea and Fulham, prices rose as dramatically as anywhere in London in the first half of this year: to the south, Battersea has been the beneficiary of the overspill as would-be singles and young families have been priced out of the market. Yet experts point out that it is doing Battersea a disservice to regard it as the poor man's South Ken, and an average price rise of around 30 per cent between May 1996 and May 1997 proves their point. Wandsworth has the river, an abundance of parks and commons, shops and restaurants. Admittedly, it has no Tube line, but trains from Clapham Junction take five minutes to Waterloo or Victoria, with the City 40 minutes' journey door-to-door. Frequent bus services take 25 minutes to the West End.

The lack of Tube connections has undoubtedly contributed to markedly lower prices. The agent John D. Wood, which is selling Angharad Rees's house, believes that the £1.3 million property could be compared with those in Ghebe Place, Chelsea, where a similar house is for sale for £1.75 million.

HOWEVER, the broad architectural range is very different in Battersea. The area distinguishes itself in the yuppie market with a number of classy Victorian school conversions including The Village, where Viscount Linley was an early purchaser. Buyers can expect to pay £600,000 or £700,000 for a three-bedroom flat, and even one-bedroom units cost £250,000-plus. One recent resale fetched well over £1 million. New river-view blocks in north Battersea, such as Albert Bridge House or Norman Foster's building, Riverside One, command £500,000 to £2 million. The premium, as for Miss Rees's house, lies in the watery panoramas and proximity to Chelsea.

Further down the market, and in contrast to South Kensington's grand, stucco-fronted properties, the bulk of Battersea's housing stock consists of three or four-bedroom bay-windowed Victorian houses. These are likely to be in areas such as Little India (off Queensdown Road) or the enclave of The Sisters, and cost between £250,000 and £400,000. The only option within Battersea is the enclave of properties around Prince of Wales Drive, from £600,000.

FAITH GLASGOW

### DREAM HOMES OF THE ACTRESSES

PRUNELLA SCALES and TIMOTHY WEST, the actors, have a large detached, yellow stucco-fronted Victorian house on the edge of Wandsworth Common in Southwest London. They have lived in the four-storey house, which has a conservatory and garden at the back, for 28 years, but spend most of their weekends on board their 60ft narrowboat moored on the Kennet and Avon canal.



LESLEY JOSEPH, the actress, lives in a five-bedroom Victorian house overlooking Wandsworth Common in Southwest London, with her two children, Elizabeth and Andrew. The redbrick property, with large bay windows, was bought for £450,000 last year after Miss Joseph sold her house, less than a mile away in Clapham. Neighbouring houses are fetching up to £700,000.

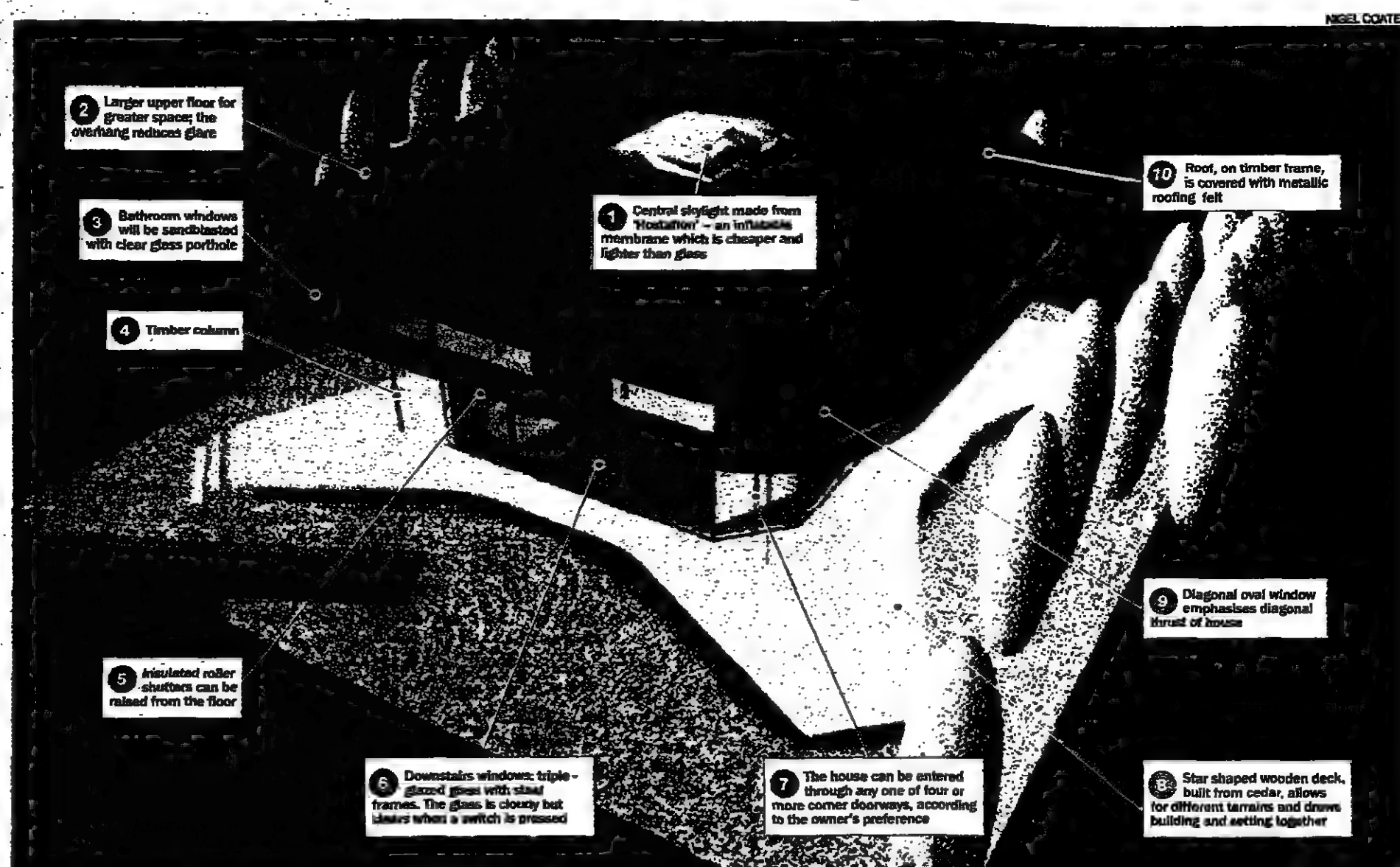


NANCY LAM, the television presenter and owner of Enak Enak, a popular restaurant in Battersea in South London, lives with her husband, Ben, and their dogs, in a small Edwardian semi-detached, modernised house in nearby Tooting. The house, with a bay-windowed front room and a conservatory and roof terrace at the back, has a large sculptured pond that dominates the rear garden.



مكتبة الامم المتحدة





**Rachel Kelly**  
previews the  
glass house  
set to be  
the 1998 Ideal  
Home star

homes are built each year.

Julian Owen, of the Association of Self-Building Architects, says that one in five buyers struggles to find the house he or she wants.

In the RIBA survey mentioned above, 3 per cent of house-buyers indicated a preference for modern houses. That could mean about 45,000 new modern houses every year – perhaps a few oyster houses among them.

● *The Oyster House will show on be at the 1998 Ideal Home Exhibition, Earls Court, west London, March 14-April 13.*

● *Branson Coates Architecture, 071-90 0343.*

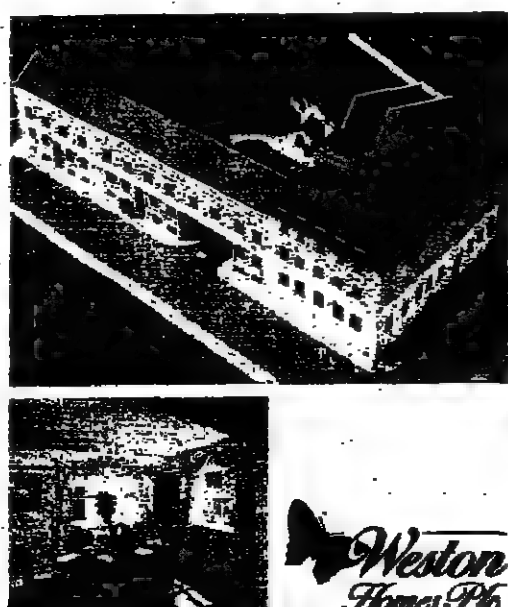
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## English Courtyard



I know Alexander can keep a sulk like this going for days. Perhaps I should send a note'

## Merry Christmas Mister Stropky

So far, in our house, we have not put up any decorations. As children, my sister and I were not allowed by our parents to deck the hall with so much as a strand of tinsel before Christmas Eve, a tradition which, for no particular reason, I seem to be perpetuating. But still, the place has acquired a faint festive look from the snowstorm of little bits of paper that cover every surface.

Most of these belong to me, and are lists. Under normal circumstances we dance to the music of a couple of lists: Shopping, which has groceries on it, and Other, a great rolling list of everything else. At times of acute stress (holidays, Christmas, whenever we are supposed to be having a jolly time), this great Uberlist spawns thousands of panicky baby lists, as I scribble down every random thought that floats into my head. "Xander clothes for school play" says one bit of paper. "String? Sealing wax? NB buy presents..."

Meanwhile, Alexander has also caught the habit of committing every passing thought to paper, and I keep turning up memos penned by him. Some are of a practical nature: "Sleigh landing pad" reads one, carefully positioned in his bedroom fireplace. Another announces: "I shall not be at Greenwich at Christmas." "Dash it!" I imagine Father Christmas remarking to his reindeer. "OK, lads, as you were. Turn left and carry on for 50 miles."

Other notes in Alexander's hand, however, are gnomish in the extreme. "Save up as much as you can," instructs one propped on the piano. "Gone to sea in my boat. Back by morning," announces another, while a third, stuck on my bedroom door, reads — rather insultingly — "I cannot help feeling — 'the Spanish wreck'. What can they all mean?"

I would ask, if only I dared. But I am in disgrace at the moment. It happened that last week I had the chance to go away for a couple of days. So I did, leaving him in the care of Grandma, an arrangement which I thought would bring me nothing but Brownie points, since she is calmer than me, and less given to savage punishments involving loss of Star Wars toys. What with all of this, I felt certain of a warm welcome on my return. So when I heard him stir at dawn, I bounced into his room, saying: "Darling, darling, I'm back! Did you miss me?" "No," said Darling, shortly, fixing me with a chilly stare.

Coh er, missus, Alexander's precocious

mastery of a manner that would be alarming in a person ten times his age has been noted before now. A friend, the father of sons and a whizz at child-management, once decided that he would get Alexander to eat up all his tea. "Let's see who can finish their boiled egg first," cried Andrew jovially. "No thank you," said Alexander coldly. "I don't want a race."

I don't know where he gets it from, I am sure. I am still pondering the enigma (and we are still on non-speaks) when there flops through the letterbox a copy of my old college magazine, a monochrome publication whose function it is to record the career, marital and academic successes of college members past and present — and also their passing. This it does in a fashion clear-sighted (not to say disabbling) enough to bring tears to the eyes — affection cannot stand in the way of truth when an old St Cakes girl picks up her pen. (Perhaps, it occurs to me, this is where Alexander gets it from, by some process of morphic resonance.)

Anyway, I pick up the phone to his godmother, Jessica, who was educated at an even harder nicker than St Cakes. "What about this?" I say.

"As a tutorial partner, she was both stimulating and somewhat daunting," Mrum, says Jess. "Anything else?"

"Several did not suffer fools gladly," I say. "One 'She was a very sensible person,' and a 'became quite an authority on butterflies.' Not a bad bunch, though nothing to match my all-time favourite: 'Though never a pretty girl, Betty was not without admirers...'"

Having once fallen into this cast of mind, however, it is terribly hard to shake off. "Though never a competent hostess," I find myself murmuring as I shove a trolley-load of cheap claret around Sainsbury's, "she kept a copious cellar, of modest quality." "Her excursions into maternity," I intone, as I draw up outside the house with a clank, "were vigorous, but largely ineffectual."

But really, it is not very funny. From past experience I know that Alexander can keep a sulk like this going for days. Still, when I get in, there is a further note stuck to my door. Illustrated with a drawing of a person in what seems to be a red velvet suit. Very Miss Selfridge. "Elf in charge," it says. "Merry Christmas, Mummy." Which I take to be, for the time being anyway, a declaration of Christmas truce.

### LIFE AND SOUL



JANE SHILLING



Female sales assistants with sexy mouths, exits that are hard to find and an absence of clocks are the stores' methods of making you buy, buy, buy

## It's in the bag for whom?

Shoppers may think they have a choice, but, says David Bodanis, they are being subtly manipulated

It is the Saturday before Christmas, and you decide to take your family to buy those last few gifts. You think you know roughly what you need, and how much you have to spend — but as you step into the shopping centre, there are invisible forces at work.

We may think we are free spirits who make our own choices but in fact enormous amounts of research and money have gone into manipulating the shopper for the benefit of the shop manager, cajoling us into spending more than we ever intended.

Inside, the seemingly innocuous Muzak is skilfully varied. It speeds up around 11am and again near 4pm, the times when our biorhythms would otherwise slow us to a natural low. Hard-bitten store managers did not always believe that this would work, until they were shown videos of tired shoppers perking up and scanning the store more actively.

Indeed, researchers have shown that cows produce more milk within earshot of a quickening pace. The family is lured deeper into the store. They quickly lose sense of time, for clocks are banned. It's also going to be hard to get out, for exits are far away and difficult to find. Faint clouds of ionone mole-

cules — the active chemical in the odour of fresh hay — are likely to be emanating from ventilation ducts, making them feel strangely at ease.

There is a delay at the lifts, and the store has to prevent shoppers from getting restless. The simplest solution is to put mirrors on the walls between the elevators, for it is almost compulsive at least to glance at your reflection. (According to one poll, men claimed never to look at themselves in shop windows, but video evidence showed them twice as likely to do so than women.)

The next best thing to keep shoppers happy while they wait is to install an information display near the lift: as many as one in three people are curious, or nervous, enough to stop and check location details.

Some stores even keep one lift with its doors permanently open. People march in, and although they end up waiting as long as they would have outside, they invariably feel better huddling inside than out.

Indeed, at one airport it took two minutes to walk to the carousel where the luggage

arrived, and eight minutes for the luggage to appear. Customers were unhappy, so managers redesigned the path so that it took eight minutes to walk to the carousel. Luggage "magically" arrived a bare two minutes later, and complaints dropped.

At the clothes shop, women happily plunge in while dad is more likely to be spotted on video cameras waiting fearfully inside the entrance. Stores try hard to help men. In expensive boutiques, female sales personnel are often trained to greet buyers with their mouths slightly open — a sexy trick copied from air-hostess manuals.

In medium-price stores, the most over-priced jeans or shirts are often put on large tables near the entry. This wastes valuable space, but only when the psychologically crucial "petting" of the fabrics has taken place is there much chance of a sale.

At all stores, wall displays are designed to appeal in different ways to men and women. Men find it almost impossible to resist a sexy

photo or drawing — the pupils of their eyes are liable to expand by 2 per cent simply by seeing the word "nude". Women, however, turn to displays that show success in group activities, such as a bunch of chatty friends being attracted by a new aerobic outfit.

Men are uncomfortable with that, and several Armani outlets have gone so far as to have only single samples of suits on display, rather than entire racks, to emphasise individuality.

There is nothing in the clothing store, so the family tries another department, then another. They think they are the ones deciding what they choose, but that is unlikely if you are in a hurry. Items with a low mark-up tend to be stored in narrow aisles, which shoppers rush through. It is in the slower, wide aisles, where the family is likely to meander, that items with the highest profit margins go.

Since we also tend to look straight ahead, shelves at eye-level usually have the worst bargains of all. In the business these are called "hotspots", a place where you are twice as

likely to buy than anywhere else.

When tired, a family will make selections following rules of thumb — almost all of which are wrong. Items that are widely advertised are often felt to be the best, but branded goods often cost 50 per cent more than the same item in a less celebrated container.

The wife reaches for kitchen paper towels — there will be a lot of cooking over Christmas — and instinctively selects the mega-pack roll, assuming it will be the cheapest. But manufacturers know that consumers reason this way, and regularly take advantage of it. One company made sure that there were fewer pieces of paper on each roll in its biggest packs, so that the average price per sheet of kitchen towel was actually higher.

Finally, when all the goods are gathered, dad reaches for his store credit card. Stores only receive a profit from those shoppers who accumulate interest charges: big stores often hunt through data banks to find people reputedly slow at paying back debts. As you trot, hands full, back to your car, you chuckle quietly to yourself that seems to have gone as planned.

Which is exactly what the storekeeper thinks.

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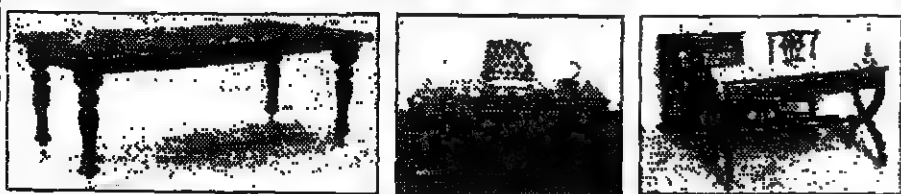
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مكتبة النور



Satisfying the pining for a real Christmas tree, while whistling *The Holly and the Ivy*, leaves the family cold and silently glum

## Last chop for the jolly axeman

Less than a week to go to Christmas, and I am about to give my annual romantic yuletide performance. For this I gather my family around me, wrap them warmly in heavy coats and tell them to be brave as we trudge out to chop down the Christmas tree. No matter how mild it might be, and despite the fact that we are going less than 400 yards, I feel obliged to dress as for the Arctic Circle and urge them to do the same: rabbit-fur cap with ear flaps is the preferred headgear. The nearer I can get to the Doctor Zhivago look, the happier I am.

To be truthful, there is another scene which precedes this little melodrama. This is where I hunt for the axe and, file in hand, place the hickory shaft between my knees and attempt to sharpen the hard, steel axe-head. I do this with the concentration of a lumberjack bound for a forest, but the results invariably make a butter knife look lethal by comparison.

The rain forests of the world have nothing to fear from my axe. This is because I attempt the sharpening trick only once a year, and the sure way to learn to sharpen an axe is by doing it

every day for a year until you understand that wood yields only to an axe honed to a suitable shape, too sharp and it sticks, too rounded and it bounces off.

The panicky days before Christmas are not the best time to grasp this subtlety. However, I give the axe a few half-hearted but well intentioned scrapes with the file and then, as custom requires, I swing it over my shoulder and up the hill we march. I am usually whistling *The Holly and the Ivy*. The family are silently glum.

It was with great forethought that our predecessor here filled a corner of a field by planting young Christmas trees. There were only about 20 of them, so they were neither a commercial enterprise requiring management, nor sufficiently valuable to need guarding from thieves. We simply enjoy harvesting one each year, bringing it home and thanking it for the pleasure it has given us before

throwing it on the bonfire, usually around Easter.

It is part of the ritual that I "chop" it down, and here lies the problem: Does anyone know how to chop down a tree? Is there anyone left with the axe-wielding skills to take chip after chip from the trunk of tree till it falls, safely, in the right place? I don't mean a spindly, juvenile fir, but a proper, fully grown tree. I think of this every year at this time as I attack the poor little Christmas tree with the axe. It bounces, it bruises, it splinters, but it does not cut. If the tree yields, it does so out of sympathy. In fact,

### DOWN TO EARTH



PAUL HEINEY

think that we had had a bellyful of cold, prickly tradition, we search for more.

The next attack is on the holly tree. Holly is a male symbol, according to rustic lore, and should be brought into the house only by a man. This is a task

most years, I have stumped back to the barn. Christmas spirit evaporating, and fetched a saw.

Once the tree is lying, we grab it by the trunk and drag it home. It is usually too tall to fit in the house, and then begins the argument about whether it is better to prune from the top or slash from the bottom. Then, when you might expect a bellyful of cold, prickly tradition, we search for more.

We have no laurel; only yew, which is pretty but lethal to animals, and so I

prefer to keep it in one place. This means that the holly tree comes under considerable attack every year and shows its disgust by failing to fruit. Sterile holly is considered a harbinger of bad luck if brought into the house. It would be even worse luck for the tree if it did fruit, because berries holly attracts a good price and the temptation to sell some might be overwhelming.

However, I fear our traditional start to Christmas may be coming to an end. The problem is that there are insufficient Christmas trees in the year to use up our trees at the rate they are growing in height. I always fail to remember this in time to offer them to people with very high ceilings, and so they grow and grow. There is one shorter one left for this year, but after that we shall either be looking for a more accommodating home, perhaps along the lines of Chatsworth, or I shall have to offer them to the nation for, say, Trafalgar Square. However, I would warn the nation that they will have to come and cut it down for themselves. This lumberjack is retiring. Merry Christmas.

## Lapping it up in Scotland



Reindeer are back in Scotland after 2,000 years, says Alison Culliford

It is 7.30am and a crowd is already gathering in a Georgian square behind one of London's better-known department stores. "Aren't you a gorgeous thing? Oh, you're so beautiful. Yes, yes, you are," coos an American woman.

The object of her attention shakes his antlers and rolls his eyes. He is Crackle, an eight-year-old reindeer, and he and four comrades are being coaxed into harness by a softly-spoken Scotsman, to pull Santa's sleigh. At the same time Arnish, a five-month-old calf, has decided to lie down in the road.

A queue of motorists forms patiently behind her, not quite believing what they are seeing. A policeman tentatively pushes the rump of one of the animals in an effort to get past. "Don't worry, they don't kick," says Tilly Smith, the reindeer's guardian, who is dressed in Eskimo boots and a lake-fur trimmed jacket. Her husband, Alan, has rejected this attire for the wadded jacket that he wears every day — which is reassuring for the reindeer, who are puzzled by the man in a red coat and a white beard who keeps appearing from nowhere.

Reindeer are surprisingly small, short-necked and compact, with antlers that are extravagantly large for their body size. Their association with Christmas was sealed by the American poet Clement C. Moore at the beginning of the last century, when Prancer and Dancer, Donner and Blitzen appeared in a poem written for his children, entitled *The Night Before Christmas*. Red-nosed Rudolph wasn't much to do with Christmas at all — the song was written in the Thirties to take a swipe at Prohibition.

Bells jangling, they set off, Santa ho-ho-ing and the crowd waving. For half an hour Knightsbridge comes to a halt. But the pipe band leading the procession is disappearing into the distance. "Can't you go a bit faster?" a policeman yells at Alan. "No," is his categorical answer.

We turn the corner and suddenly we are surrounded by swirling snowflakes. It is the snow's snow machine, but for the children straining over the railings this is a piece of magic, a tantalising glimpse of Christmas with a Santa who may or may not be real, pulled by reindeer which most definitely are. Santa disappears with his sack of presents and the reindeer head back to Lapland... or so the crowd thinks.

In fact they are munching from their feed bags in an underground car park before being loaded into a racehorse lorry and returning to their home in the Cairngorms. For the stars of Santa's Christmas selective appearances around Britain spend the rest of the year happily grazing above the snow line as part of Britain's

### FACT FILE

■ No people on earth are closer to the reindeer than the Laplanders or Sami, the bedouins of the far north. They are perhaps the last nomadic tribe of Europe and the reindeer feeds, clothes and shelters the Sami and sustains their economy.

■ The BBC film *On the Path of the Reindeer*, which will be screened tomorrow, follows the Arctic wanderers and their herds. The Sami maintain an ethnic difference across the borders of some of the richest nations on earth, Sweden, Finland and Norway. Many now live in houses, and enjoy western consumer comforts. But the BBC producer Bernard Walton found Sami in Norway who are still nomadic.

■ Like all true Sami they do not own land, only semi-wild reindeer, and they constantly move the herds to more promising areas of snow. In the late summer travelling abductors in huge pantechnicons near the herds and take most for the Scandinavian market. The Sami then take the remainder of the herd inland, where the winters are colder but with less snow.

GARETH HUW DAVIES

■ On the Path of the Reindeer tomorrow (Sunday), BBC2, 5.55pm.



Highland life: the Scottish landscape is similar to the reindeer's native habitat. Above, left, feeding time

only herd of reindeer. Although reindeer were native to the Highlands thousands of years ago, it took a Sami tribesman from Swedish Lapland to reintroduce them. In the late Forties, Mikkel Utsi visited Scotland with his Swedish-American anthropologist wife, Dr Ethel Lindgren, and was struck by the similarity of the landscape to the reindeer territories of Lapland.

In 1953, he brought eight animals over with the intention of introducing a new source of food for postwar

Britain. After initial setbacks, the reindeer thrived. A few decades later, he hired Alan, the son of a hill-farmer, as a keeper. Tilly, a zoology graduate, went up there to work, fell in love with Alan and stayed. When Dr Lindgren died, Tilly and Alan took over the herd, but had to find a way to make the reindeer pay for themselves. Farming them for meat had never taken off, and besides, as Britain's only herd they have an important conservation role to play. Utsi had trained some of the gelded males to pull sleds in the Lapp

tradition, and had allowed a couple of the animals to appear in a film, so the couple built on what he had started.

You only have to see them pulling a sleigh to realise that they are perfectly at home with their role. "Aside from the caribou of North America, all reindeer are domesticated and have been for centuries," explains Tilly. "We train them in a couple of hours."

Back in the Cairngorms, three inches of snow has fallen but the reindeer can deal with it. Their coats are superbly adapted: each hair is hollow

and traps warmth, so they can lie in snow. Their feet are flat like camels, for walking on snow and digging to get at lichen below, and their noses are furry to protect them from frostbite.

Alan calls them: "Lo-lo, come on now," and from a distance of two miles they trek down the hillside for their meal of moor and sugar beet. Feeding them is a delightful experience. They nuzzle into your hand with their velvety noses and chomp contentedly. The feeding supplements their diet but it is mainly done

to encourage the reindeer to come down for visitors. They have the run of 6,000 acres of mountain that has the Cairngorms old resort running through the middle of it. Some greedy reindeer have been known to hang around the car park looking for tibbits, and there are always one or two mischievous ones. One was a skittler: he would go up behind women and lift their skirts with his antlers, knowing that visitors would laugh. Albert used to biff small children with his foot, given half a chance.

Frost loves to jab you in the back with his antlers. "It's not malicious, but he knows how to pick his moment — just when you are on the edge of a stream, he'll send you off-balance so you fall in," says Tilly.

The final appearance of the Christmas season takes place in Grantown-on-Spey, a few miles from home, on Christmas Eve. It is a candlelit procession that has been going on since Mikkel Utsi's day. "It's extra-special because the local people see them as their reindeer," says Tilly. "And for us it is the light at the end of the tunnel. We know we'll be putting our feet up on Christmas Day, and the reindeer will go back to foraging on the hills until next year."

■ The Cairngorm Reindeer Centre, Glenmore, Aviemore, Inverness-shire, PH22 1QU.

## Bitterns play a bit part

### FEATHER REPORT

THE BITTERNS are back in the Lee Valley, just north of London. These secretive herons are now regular winter visitors to a tiny patch of reeds by a lake at Cheshunt, and birdwatchers have been flocking in from all over Britain to get a glimpse of them. There is now a large hide overlooking the reeds, called the "Bittern Watchpoint", and managed by the Lee Valley Park authority. It is open free at weekends, and on weekdays for £1 a day.

But will you see the bitterns? That is the question. They are large birds, but they are so beautifully camouflaged in the reeds that you can be looking at one a few yards away from you and still not see it. In front, their barred, broken plumage looks just like a tangle of reeds, and as they lean slowly over a fish before stabbing it, the fish can see nothing coming. Above, their plumage is also like a confused pattern of light and shade, but is slightly darker, so that it blends perfectly with the dark tops of the reeds, and is invisible to an enemy such as a marsh harrier overhead.

However, last week I saw one — and possibly two. I was in the hide with some very frustrated birdwatchers, who had been peering through the slots in front of the hide for several hours without seeing a single movement in the reeds, except for coots and moorhens swimming merrily through.

Suddenly a woman said: "It's there!" Anguished murmurs of "Where? where?" "At the edge of the reeds, just by the door!" I should explain that there are several channels cut through the reeds, with a floating door in one of them.

But the watchers did not need to strain their eyes any more, because at that moment the bird stepped out on to the door and stood there. We had a spectacular view of it. It was as big as a turkey, and was leaning forward with its long, thick neck stretched out. We could see its deadly bluish bill, its gleaming orange eye, and all the variegated markings of

its plump body. We also saw the shadowy blue tinge of this particular bird's back, which other observers have noted, but which does not correspond with the pictures in bird books. Then it walked slowly across the door, and disappeared into the reeds on the other side.

A nature photographer and engineer, Vic Sessin, spent 70 long days in the hide in the winter of 1995-96, and managed to see far more than most observers have done. He saw how fiercely two bitterns that were in the reedbed that winter defended their territories, and the little jig that one danced after it had driven the other off. He also found that they roosted above the water, so that their feet would not get frozen into the ice. With each of their powerful feet, they gripped a whole column of reed stems, and these supported them through the night. Oddest of all, he found that they would sometimes play with small sticks, and he once saw a bittern catch a fish, play with it in its beak, then gently put it back in the water.

Sometimes bitterns just rest in the reeds with their beak pointing to the sky. Besides the bird on the door, I think I also saw one doing that last week. There was certainly some tall, motionless shape in the reeds, and I think I picked out the flecked feathers of a bittern's flank. So was it a bittern imitating a clump of reeds, or a clump of reeds imitating a bittern? I shall never know.

Information from Lee Valley Park Countryside Centre, Abbey Gardens, Waltham Abbey, Essex EN9 1XQ (01992 713838).

### DERWENT MAY

■ What's about: Birders — look out for visiting Snow at local ground plus. Twitchees — watch for a Laughing Gull at Drift Reservoir, Cornwall; a Pallid Warbler at Vennor, Isle of Wight; a Ferruginous Duck at Kingsbury Waterpark, Warwickshire. Details from Birdline 0891 700222. Calls cost 40p a minute, cheap rate, 50p at all other times.

PETER BROWN



Bittern: an elusive heron easily camouflaged by reeds

### ON THE SPOT: HIGHGATE CEMETERY

The Place: the entrance to the Circle of Lebanon. The view: ahead lies the majestic Egyptian Avenue leading to the catacombs and in the centre of these, a gigantic 300-year-old cedar tree.

Afficionados: tourists and Friends of Highgate Cemetery. The appeal: a step back in time to an enchanting Victorian retreat with ivy-clad tombstones.

Historical interest: the cemetery, which has over 52,000 graves, opened in 1839 — one year after Charles Dickens wrote *A Christmas Carol*. His wife and daughter share a grave here, and Karl Marx is buried here, too. The West Cemetery has a wealth of Grade I or II listed buildings and is now a managed woodland.

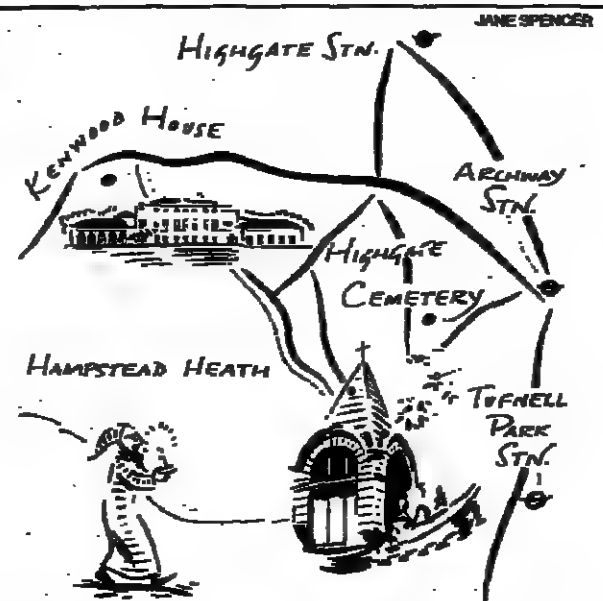
Time to visit: open at weekends for guided tours between 11am and 3pm.

How to get there: a short walk from Highgate Tube station.

OS ref: 283/872 on sheet 176

Also Nearby: Hampstead Heath and 17th-century Kenwood House.

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## WEEKEND COURSES AND ACTIVITIES

# Make a resolution to work off the excess

## CHRISTMAS

**Stuff the Turkey Walking Breaks.** Take a break in Staffordshire's Peak District with The Old Furnace Walking Holidays of Greendale (01538 703331). Two-day breaks from £75, three days from £110, five days during Christmas from £250.

**Skiing Workshops.** Prepare for the slopes in January with a day at the Calistot Activities Centre, Calistot Spit, Southampton (01703 893077). Price £45 per day, including lunch and equipment.

**Fell Walking Weekends in the Lake District.** With Mountain Goat and Countrywide Holidays (0161-448 7112). From Grasmere to the remote fells, accommodation and transport included. From £135 per person.

**Explore the Smugglers' Paths of Exmoor and Lorna Doone.** Country Walking breaks at the Rising Sun Hotel, Lynmouth (01598 753223). Three nights for £375

including Christmas dinner and Boxing Day buffet.

**Christmas Activity Breaks in Wales.** White-water rafting, indoor go-karting, mountain biking and guided walks in the Elan and Wye valleys and the Radnor Hills, with Acorn Activities (01432 830083), at Llangollen and Llandrindod Wells. From £200-£375 for three nights.

**A Christmas House Party.** At the Benslow Music Trust, Hitchin, Herts (01462 459446). From £110-£150 for three nights, inclusive.

**The William the Conqueror Walk.** Two to three-day, 31-mile walk in Sussex, from Pevensey to Rye via Battle, following the path of William the Conqueror in 1066. Free leaflet with a list of hotels and guest houses available from Tourist Information Centres in Battle (01424 773721) and Rye (01797 226090).

**National Trust Christmas Walks.** Guided walks from more than 50 NT properties throughout the country. Some

walks are free, others range from £2 to £4.50, including refreshments. Full details from local NT offices or on 0171-222 9251.

**Winter Birdwatching.** On Strangford Lough, Co Down. Winter is the best time to view migrant birds. Accommodation in NT properties sleeping six, on the Castle Ward estate, from £166 in January to £365 Christmas/New Year. Full details on 01225 791199.

**Quad Biking, Tank Driving, Dune Buggy Driving.** Other outdoor activities also available on a 500-acre estate on Royal Deeside. From £70 a day, gift vouchers available. Accommodation can be arranged locally. Full details from Tarran Collection Activities (0133-983 3500).

## NEW YEAR

**Line Dancing.** At Higham Hall Residential College, Bassenthwaite Lake, Cocker-mouth, Cumbria (017687 76276). January 2-4. Instruction from the basics up to the more intricate Western dances.

**Guided New Year Walks** from the Rothay Garden Hotel, Grasmere, Cumbria (015394 35334). Daily weather forecasts and a choice of routes on Grasmere and Windermere fells. From £225.

**New Year Retreat.** At the Annerdown Centre, Radstock, near Bath (01761 433709). Start 1998 with a short period of reflection.

**Multi-Activity Breaks.** Archery, quad biking, clay pigeon shooting, go-karting; all available from The Haycock, Wansford, Peterborough, Cambs (01780 782223). From £110 for two nights.

**Welsh Border Breaks.** Patchwork and rugmaking, birdwatching, china mending, drawing, painting and gardening skills are among the activities on the Welsh Marches with Acorn Activities of Hereford (01432 830083).

**Organic Gardening: Herb Gardens: Food as Medicine:**

**Art and Medieval History: Aromatherapy: Hereford and Gloucestershire Churches: Walking in the Wye Valley.** A small selection of the varied courses at Courtfield Manor, Goodrich, Herefordshire (01594 861435). From £85-£100.

**Egyptology.** Two-day course on the wonders of Ancient Egypt at Burton Manor College, South Wirral (0151-336 5172). Price £98 inclusive.

**The Paston Letters: Writers' Venice: The Art and Architecture of the Islamic World.** University of Cambridge (01954 210636), January 2-4. Price per course £120, inclusive.

**Cabinet Making: Refinishing Antique Furniture: Basic Blacksmithing: Learning to Exploit your Auto Camera.** January 2-4 at West Dean College, Chichester, Sussex (01243 811301). Prices £150 residential or £97 non-residential, intermediate and Advanced Chesse Looking at and Seeing Paintings, January 2-4 at the Wedgwood Memorial College, Barlaston, Stoke-on-Trent, Staffs (01782 372105). Price, all inclusive, £70.

**Calling All Pianists: Boxes and Gifts in Fabric Self-Help and Complementary Therapies.** At Knuston Hall Residential College, Irchester, Northants (01933 312104). Price £89.

## JANUARY 9-11

**Belly Dancing.** Learn the basics of this exotic Eastern dance on a weekend course at Burton Manor College, South Wirral, Cheshire (0151-336 5172). Price, all inclusive, £98.

**Barley Shop Singing: Winter Landscape Painting: France and England, a Love-Hate Relationship: Writing Magazine Articles.** A selection of courses available at Missenden Abbey, Great Missenden, Bucks (01494 890295): from £159 residential, £69 non-residential.

**Writing Romantic Fiction: Chinese Brushwork.** At



Even the cleaner wants to be leaner. Fitness instruction this weekend at Lancashire College in Chorley

Dillington House, Ilminster, Somerset (01460 52427). From £110, inclusive.

**Confidence Building for Women: Video Editing Workshop.** Two interesting courses at Higham Hall, Bassenthwaite Lake, Cocker-mouth, Cumbria (017687 76276). From £112.

**Exploring Spain: Computing**

**Skills: Reflexology.** At the Hill Residential Centre, Aber-gavenny, South Wales (01495 333777). From £88, inclusive.

**Get Fit for the New Year: Calming Techniques and Alternative Therapies: Lino Printing.** At the Lancashire College, Chorley, Lancs (01257 260909). Price per course, £95.

**An Italian Weekend: The**

**Ritual Year: Ancient Egyptian Painting: English Furniture: the Walnut Period: c.1660-1730.** Four varied courses at the University of Cambridge: Madingley Hall (01954 21063). Price £120.

**The Early 19th-Century Great House.** At the University of Oxford, Department of Continuing Education: Rewley

House (01865 270360). Price £64, accommodation available.

**The Holy Land and the Old Testament Literature on Venice: America in the 1960s.** At the Wansfell College, Heydon Bois, Essex (01882 813027). Price £85.

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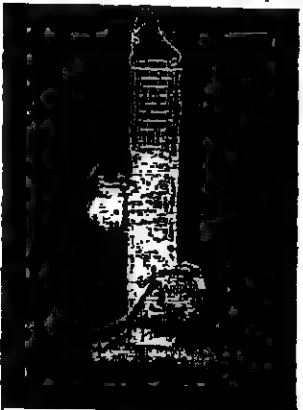
# A VET WRITES

**Q** I put most of our Christmas leftovers out for the birds. But a friend said she had heard that salty foods could be lethal. Is this so?

**A** Excessive amounts of salt will poison any animal, but it doesn't follow that one salted peanut, a few broken crisps, some bacon rind or a sliver of ham will kill visitors to your bird table.

There is salt in most foods. Bakers put it in bread, cooks salt potatoes and most vegetables. I'm told that pork crackling is crispier if it is oiled and salted.

Avoid lots of highly salted food. Moisture all the food and make sure water is always available (salt poisoning usually occurs when drinking water is in short supply). Anything fit for us is, in moderation, all right for the birds. Fat is excellent — full of energy. And most important of all, keep the bird table well



Christmas bird table treats

stocked until the end of March. One week's feast is not enough. Birds can't store Christmas goodies.

**Q** For years we have had a rib of beef on Boxing Day — and there's one ready to go in the oven this year. I know Nanny Government has decreed that bone must be removed from British beef before we are allowed to eat it, although the meat itself (if British) is presumed risk-free. But what about the bones? Prince, our five-year-old golden retriever, has always had them as his post-Christmas treat. Now I am worried. Is there any risk to Prince?

**A** None — for two good reasons. Dogs don't appear to be susceptible to BSE or any of the other encephalopathies. There was one report of a suspected case in a Norwegian dog, but it has never been confirmed.

Secondly, British beef is the safest in the world. Your Christmas joint will have come from an animal below 30 months of age and been adequately inspected before and after slaughter.

There's more chance of winning first prize in the lottery three weeks running than buying a rib of beef with BSE prions in the bone.

**Q** My 11-year-old cat has a bald patch around her neck underneath her flea collar. It's not sore and doesn't seem to worry her, but it has been there for a long time. Could the collar be the cause, and if so, what should I do?

**A** It could be as simple as rubbing the collar or perhaps a mild allergic reaction to the collar material, or the insecticide in the collar. The first step is to remove the collar. There are other ways of controlling fleas, either by medicines administered orally or drops poured on to a cat's fur. Ask your vet to recommend the best for your cat. Regrowth of the fur will take at least six weeks.

You haven't mentioned the colour of your cat, but whatever it is, the hairs that emerge to cover the bald patch may be white.

**JAMES ALLCOCK**

Write to The Times Vet, Weekend, The Times, 1 Pennington Street, London E1 9XN. Advice is offered without legal responsibility.

## ADOPT ME



Lili: needs a loving home

**LILI** is a five-year-old female tortoiseshell cat who has been with the Cats Protection League for more than a year. She is affectionate with a loud purr, but is initially nervous with strangers. Lili would suit a home without young children or other cats or dogs. If you would like to adopt her, contact the Cats Protection League (0151-670 5341).

# This is a job for ... superdogs



**Sue Corbett meets the heroic hounds and handlers who can be counted on in a crisis**

Action stations for the rescue squad in the search for a group of girls missing on Dartmoor

**W**hen six schoolgirls went missing on Dartmoor a fortnight ago, there was one organisation the emergency services knew they could rely on to help in their search — the Dartmoor Rescue Group. Within hours of being called, rescuers and their dogs had been airlifted by helicopter on to the moors, to sniff out and hunt down the missing girls.

The group is made up not just of volunteers who have taken part in an intensive search and survival course, but dogs taken through rigorous training co-ordinated by a national body, the Search and Rescue Dog Association.

Dogs played a major part in the teamwork co-ordinated by John Elson, who spent the last three hours of his 49th birthday on the moor looking for the girls. Because of the biting cold and winds, he says, searchers only 10 to 15 metres apart could not hear each other shout.

"We have a thing we call the probability of detection — the percentage chance of our finding some-

body," he says. "A dog runs about an 80 per cent chance of finding someone in an area he's searching. With a foot team of six to eight men, it's something like 60 per cent and with a helicopter only 18 per cent."

"Dogs work best in certain areas. They're not good in a forest because the scent doesn't travel across. Our dogs all search out air scents — as opposed to police dogs, which are trail searchers."

A search-and-rescue dog, picking up air scent on the wind, can range about a kilometre away from the handler. As soon as the dog picks up the scent, he will turn into it.

"It's an inbuilt sense, but you have to fine-tune it so that, when they do find the scent, they come back and tell you — that's the difficult bit."

In their two-year training programme, the dogs are taught not only how to find people, but also how to cope with helicopters. Nigel Gordon, one of the dog handlers involved in the Dartmoor search, says that to do this, the dogs are taken out to a remote area, and a helicopter is brought in to land.

"When it switches off, we let the dogs run around it and familiarise themselves with the smells before taking them on board and letting them sniff around."

"It's when the rotors start turning that the dogs start to get uneasy. But slowly we get them to accept that whatever we present to them is OK."

**I**n the Dartmoor search, however, the dogs were thankfully not needed after all. After a night huddled together in their sleeping bags, telling jokes, the girls wandered off to a farmhouse and safety.

Another Dartmoor dog handler, Paddy Cummins, 55, remembers a rather different scenario when he and his German wire-haired pointer, Solo, were searching for a group of teenagers who had been missing for some time.

Being boys, they had told each other ghost stories instead of jokes. "At night," says Mr Cummins, "we attach a green chemical light to the dog's jacket so we can see where it is. When Solo found the boys' tent

and started running around it, all they could see was this eerie glow."

"I could hear them screaming from 200 metres away, but Solo wasn't bothered, and just came back to me and indicated she had found them. Finding children gives you a real high."

Solo is an unusual breed for a search dog. Most are Border collies — "very biddable," says Mr Gordon, owner of four-year-old Max. "They're easily taught, they mature quite young and they have a very long working life."

"Most of us don't have a lot of time to spend bringing on one of the harder breeds. German shepherds are excellent dogs, with a very good nose, but as they're strong characters, they can be time-consuming to train."

Mike Amps, chairman of the voluntary Search and Rescue Dog Association (England), owns a Border collie, but is also an advocate for the German shepherd.

"With search dogs, we are concentrating on airborne scent rather than ground scent, so a GSD



A Red Cross team in Cairo combs the debris of a collapsed building



Dogs are trained to work with, and travel in, rescue helicopters

(German shepherd dog) standing higher may be able to pick up a bit more scent from further away than a collie can."

About 30 per cent of the Dartmoor team are women, as are some of the country's best dog-handlers. Eleanor Dale, 44, a member of the Calder Valley Search and Rescue Team based at Mytholmroyd West, Yorkshire, won the Search and Rescue Dog Association's novice shield two years ago. A month after she won it, her Border collie, Bunnie, made her first real rescue, when she found the distressed driver of an abandoned car sheltering behind a wall.

"Training takes an awful lot of time and hard work — every night in the early stages," says Ms Dale, a country park ranger. "We start off with a game where someone runs a short distance, drawing the dog's attention as they go, and sits down. You let her go off to them and then call her back to you. Gradually the exercise gets longer and more complicated — the dog doesn't see the person going away and the search might last a few hours."

Once past the novice grade — it takes at least 18 months to achieve — dog and handler will be on standby 24 hours of the day, 365 days of the year, to search for missing people, mostly on mountains and moorland, but really anywhere in Britain that they might be called out to.

Many dogs and their handlers throughout the country had the unhappy task of being ferried north to hunt for bodies in the aftermath of the Lockerbie air disaster. But their usual aim is the less distressing one of finding people alive.

Ian Spreckley, who claims that at 61 he is the oldest search dog handler in England, enjoyed a happier experience a couple of years ago. After a 12-hour search in Dartmoor in a temperature of about -4C, his Border collie, Tarn, found an adult with a mental age of four, clad in only sweatshirt and jeans, having taken his socks and shoes off.

Tarn suddenly lifted her head, shot off 200 or 300 metres, jumped two barbed wire fences and then came flying back to me barking her head off. These are really the moments when the commitment in time and energy pays off in job satisfaction."

For details of the associations, contact the national secretary at 10 Y Berman, Penmaenmawr, Conwy, Gwynedd, LL54 6HR. Web site: <http://www.bludome.co.uk/sarda>

**'A dog has about an 80 per cent chance of finding someone'**

Looking for a totally different present this Christmas? Alex Wijeratne discovers how a rhino could make the perfect stocking filler

## Adopting a break with tradition

**W**hy not break with convention this Christmas and give your dear one an elephant or a dolphin? You could even test the bonds of affection by giving a dung beetle or a cockroach.

Pets are seldom a good idea as Christmas presents — a confused animal bestowed on an unprepared recipient at a stressful time of the year often ends up neglected by January. A better course is to join an animal adoption scheme.

You can adopt almost any animal: from badgers, chimp, dormice and elephants, to crickets, seals and wolves.

"When someone asks what you had for Christmas, and you reply, 'A wolf pack', then you've got a cracking subject for conversation," says Will Travers, chief executive of the Born Free Foundation, one of two charities The Times is raising money for in this year's Christmas appeal.

It is surprisingly cheap to buy a slice of an animal through a reputable scheme. It costs £17.50 a year, for example, to adopt one of two wolf packs in the Web Valley, Bale, in the Sanetti plateau of Ethiopia. With only 400 mountain wolves in existence, they are the most threatened species in the world. "For less than 50p a week you can feel



Make a new friend — and adopt a mountain gorilla

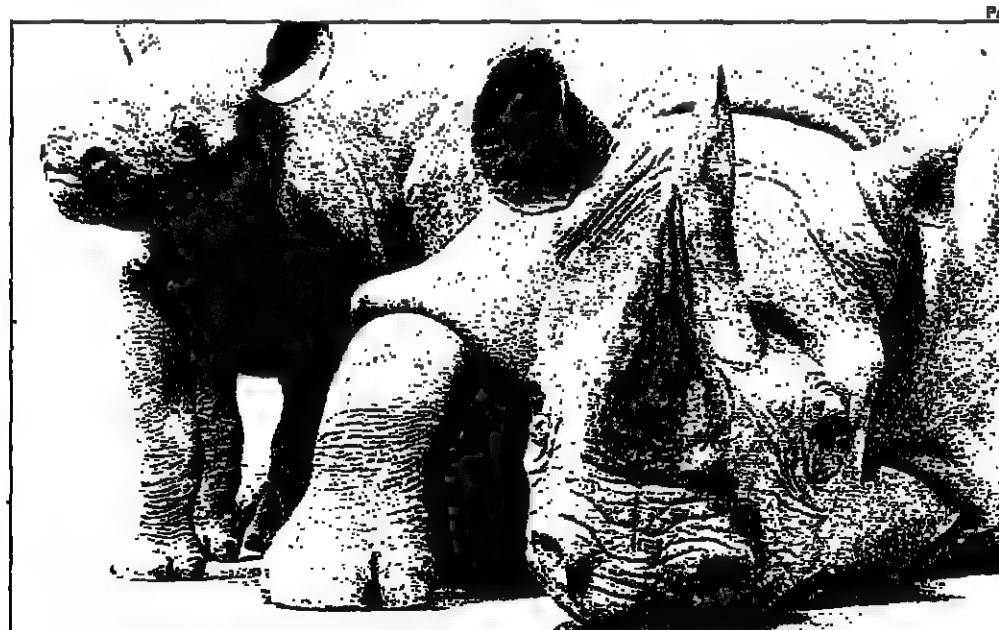
part of something that will save a species from extinction," Mr Travers says. The money goes toward monitoring the packs and local education programmes.

"Because of an abundance of low-cost weapons, there is a problem with villagers using wolves as target practice. We are trying to stop this. We teach animal husbandry and explain that these wolves prey mainly on mole rats not local livestock," Travers says.

Adopters receive updates and field reports. Other schemes send out T-shirts,

certificates and videos. You might prefer to be involved with a long-term project that helps mountain gorillas in Central Africa with the Dian Fossey wildlife charity. Only one gorilla, a four-year-old named Amy, is available for adoption (for £19.95 a year) from a 30-strong pack that survives in the rainforests of the Virunga volcanoes straddling Rwanda, Uganda and the Congo.

Fewer than 650 mountain gorillas remain, says Jillian Miller, a director of Dian Fossey, and their habitat is



being depleted, ravaged by the militia and war. More than 3,000 people have "adopted" Amy, and many have been to visit her.

"Grown men cry when they see her," Ms Miller says. "They creep through the rainforest for three hours and, when they spot each other, there's a massive connection. It's overwhelming."

**B**ill Jordan, chairman of Care for the Wild, says that adopting animals reconnects people with the environment. "Children have a deep love for animals. Adopting is a brilliant way of fostering that connection."

Jordan says that ordinary people like the schemes Care for the Wild runs — safe-

guarding elephants in Kenya and tigers in India — because they can see where their money is going. "They feel deeply attached to the success of each operation," he says, mentioning a recent effort where 500 elephants were moved 250km in Zimbabwe to prevent poaching.

"It's very practical," he says. "In India we donated £100,000 of equipment to help save tigers. That provided 17 motor bikes, four Jeeps, two trucks and two motor boats."

This personal identification lies behind the success of Adopt-a-Dolphin, run by the Whale & Dolphin Conservation Society in Britain. More than 17,000 people adopt dolphins (for £17.50 a year) from a pod of 25-30 in the Moray Firth off the east coast of

Scotland. "Adopters can take out boats and bow-ride with the dolphins," says Ivo Smith, the society's fundraising officer. "By reducing matters to a single animal, it is easier for children to see how each fits into the wider environment."

Tusk Force runs rhino adoption projects in Swaziland and Namibia and is planning one for a manatee (an aquatic cow-like mammal) in Lake Volta, Ghana. However, it also recognises that many British species are also under threat. "The water vole is as endangered as the tiger," says Neela Bettridge, chief executive of Tusk Force, which captures, breeds and reintroduces domestic water voles and dormice back into the wild.

Perhaps the best place to

adopt animals is London Zoo. Every one of the zoo's 650 species can be sponsored, some for as little as £20 a year. Shares in individual animals cost £30, the most popular being penguins, tigers, elephants and sloth bears. A whole elephant costs £6,000 a year; a giraffe, £1,500. Not surprisingly, the least adopted creatures are cockroaches, ponies and field crickets.

For more information on adopting animals, contact: the Born Free Foundation (01206 71280); Care for the Wild (01293 57390); Dian Fossey (0171 494 4974); London Zoo (0171 494 6202); Tusk Force (0181 743 8855); Whale & Dolphin Conservation Society (01225 86770). To donate money to the Born Free Foundation, send a cheque to Born Free, Coldharbour, Surrey RH5 6HA.

**Taking a rhino for walks in the local park could present a major challenge. So they stay in Swaziland, but become your long-distance pet in the wild**



# Saints come

Who are the greatest saints of all time?  
Ruth Gledhill invites readers to  
nominate their holy heroes

IN THE run-up to Christmas, why not offer up a prayer or two of veneration for the saint whose life is commemorated today? Dominic of Silos, patron saint of captive prisoners and of shepherds, can apparently be invoked in the event of encounters with mad dogs and insects. A shepherd-turned-monk who was born on the dot of the last millennium, he lived for 73 years.

His success in praying for a local aristocrat during a difficult pregnancy caused the woman to name her son Dominic, and this boy went on to found the Dominican friars. Dominic of Silos is one of the most popular saints in Spain.

Next week's saints include St Servulus, who can be invoked against paralysis; St Thoral, the patron saint of gardeners. But besides the "official" saints of the Roman Catholic Church — the

men and women who were martyred for their faith, or who are deemed to have lived lives of "heroic virtue" and to whom at least two miracles can be attested — millions of people privately invoke saints of their own. These people were not necessarily Catholics, or even Christians. But they embody a holiness that inspires reverence and provide a focus for the spiritual, moral or political longings of a culture.

Mahatma Gandhi would be one example of such a person, the Princess of Wales another. The Times is inviting readers to nominate their favourite, most useful, helpful or

important saint. Readers are invited to describe why they are personally drawn to this saint, why they think he or she is important or significant to our times, and why they appreciate the qualities embodied by this saint. These can be described in terms of the saint's morality, holiness, life-style, or manner of death in the case of a Christian martyr. Veneration might be expressed through prayer, icons or simply get-togethers with like-minded followers. Times readers of any country and religion are invited to contribute.

The most interesting and enlightening accounts will be drawn into *The Times Book of Saints*, to be published by Cassell for next Christmas. The aim is to gain insight into the spirituality of our culture today.

"The idea of sainthood and what it means to be a saint is very much on the agenda at the moment," says Gillian Paterson, religious publisher at Cassell. "What was it about Diana, Princess of Wales that caught the spirit of the age? It had nothing to do with institutional religion."

"I might pray to St Anthony to help me find the car keys or I might model myself on Gandhi or Oscar Romero [the outspoken Archbishop of El Salvador, assassinated in 1980] or Mother Teresa."

The first documentary evidence of a saint is in the second-century martyrdom of Polycarp, a graphic description of how Polycarp, Bishop of Smyrna, was burnt at the stake at the age of 85, and where the



# marching in

Sainthood: Mother Teresa and Diana, Princess of Wales

bishop's followers state their intention of "celebrating the birthday of his martyrdom".

Two millennia later the need for saints has not diminished. This is witnessed by the decision of the authorities at Westminster Abbey to place statues of ten 20th-century martyrs above the Great West Door. To be unveiled next summer, they will include Martin Luther King, the American civil rights campaigner murdered in 1968, and the German pastor Dietrich Bonhoeffer, murdered by Nazis in 1945.

According to Lawrence Cunningham, of Florida State University, people look to saints because they provide the model for Christian living appropriate to our age. Writing in *The New Dictionary of Theology* (Gill and Macmillan, Dublin) he says: "Christian orthodoxy need not be a controlling factor, as the interest in someone like Mahatma Gandhi amply demonstrates."

Readers who wish to contribute to *The Times Book of Saints* should write to Ruth Gledhill at The Times, 1 Pennington St, London E1 9XN or call her on 0171-762 5001. The Times Best Sellers for 1998 and *The Times Book of Prayers* (both Cassell, £9.99) are available from bookshops.

## ALL SAINTS

■ Agricola of Avignon: invoked against storms and plagues of storks.  
■ Seventh-century French cleric who banished an infestation of storks.  
■ Agrippina: Patroness invoked against demons, leprosy and storms.  
■ Roman maiden who was stripped, scourged and executed by Emperor Valerian in AD262.  
■ Gregory the Wonderworker: invoked in times of earthquake and flood. Born c.213, he preached in Caesarea (modern-day Turkey), working miracles, including changing the course of a river and moving a mountain.  
■ Nokter Balbulus: invoked against stammering. Ninth-century monk who pioneered Gregorian chant. His name means "the stutterer": a defect he overcame in music.  
■ Venantius: invoked against danger from falling. Early martyr who was thrown from a cliff but bounced back until his head was cut off.

ANDREW YATES

# Christmas is for the old, too

Ruth Gledhill visits a young-in-heart old folk's Methodist home

DR PAULINE WEBB, aged 70 but looking about 55, used to live in a flat called "The Stables", but left there to go to "The Paddocks".

She hopes she might one day move into "The Meadow". It is rare to find an elderly person being so positive about a residential home for the elderly, as The Meadow inevitably is. But Dr Webb was referring to an exceptional example of this much-forgotten genre.

We were there at a service to celebrate the £2 million refurbishment of The Meadow, a home run by Methodist Homes for the Aged, which takes local authority referrals.

Christmas can be a bleak time for the elderly, particularly in an era when the fashion throughout the churches is to emphasise their mission to young people and families. Many elderly men and women, already isolated from their families, are today feeling additionally forgotten and neglected by the churches.

A survey has disclosed the scarcity of religious services at residential homes. This home, one of 37 run by Methodist Homes for the Aged, but open to people of all denominations and religions, is an exception to that rule. Built in the gardens of a substantial home, once belonging to a London grandee, and to which a church is attached, the home has its own chaplain, the Rev David Mullins, who visits regularly.

The Rev David James, superintendent minister of the London New River circuit, welcomed us with the news that the minister who officiated at his wedding and his ordination was now a resident in the home. "That is one of the examples of the family spirit of Methodism, which is to be found in what is truly a home from home," he said.

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Dr Webb, a former vice-president of the Methodist Conference and a former head of religious broadcasting at the BBC's World Service, chose the text from St John's gospel where the disciples say to Jesus: "Rabbi, where do you live?" Dr Webb said: "Isn't it tantalising that he [John] does not go on to tell us where they went and what the place was like? I would love to read a magazine article describing the room where Jesus lived, like they have with famous people today. We learn so much about a person's personality from the furniture and decor of their home."

The Meadow, she said, was a place of conversation where sometimes the talk became very deep. "As we get older, we do think more profoundly about the meaning of our lives," she said, and described a woman who became indignant on hearing that Jesus said: "In my father's house there are many resting places." Her retort was: "In my last home, they always promised us a mansion."

Methodist Homes for the Aged, Epworth House, Stuart Street, Derby DE1 2EQ 01332 296320.



Dr Pauline Webb: an outstanding preacher

Christmas is coming and the shops are shining bright. Although the festival is increasingly secular, there remains an attachment to nativity scenes showing the Holy Family, with shepherds below and angels above. In a few weeks these symbols of the Christian message will have been packed away, and one asks what, if anything, is likely to persist in popular consciousness? Surprisingly, perhaps, the answer may be "the angels".

This decade there has been popular interest in angelic beings. Gift shops and museum stores regularly set aside sections to display angel figurines, candle holders, bookends and so on. It might seem odd that in an age in which orthodox religion has declined, so traditional a feature should attract attention. It is also ironic that so elevated a theme be selected for commerce in decorative fancies. In fact, the concept of "messengers from on high" represented by cherub candles is anything but traditional.

Angels, along with space-travelling

# The case for believing in heaven's angels

Credo

JOHN HALDANE



aliens, have also been the subject of recent books and films. In an era of apparent non-belief, this may again seem odd. If God and priests have been set aside, how can intermediate parties remain credible? The explanation is simple. The demigod angels and the strangers of supernatural tales represent, at best, degenerate forms of religious sensibility.

Belief in mysterious beings with magical powers is not an effect of Judeo-Christianity, but a form of superstition which has little, if anything, to do with true religion, the focus of which is God. In their essence Judaism and Christianity are

neither sentimental nor occult. They tell plain tales of wonderful things: of creation, fall, covenant and salvation. Therein lie miracles but not magic. Angels have a place in the narrative, but always as tokens of providence, either as agents of God's word or as witnesses to His glory. Somewhere along the way, however, this reli-

gious understanding became entangled with superstitions, with the winged beings of Egyptian, Assyrian and Babylonian cults, Persian genies and Gothic creatures of the night. Cross-fertilisation with Judeo-Christian thought was bound to produce odd fruit.

The implication is not that Christianity should purge itself of belief in angels, but that it should recover its traditional understanding of their place in the scheme of things. Christianity presents a vision of reality as the ordered creation of an almighty God. This appears hierarchical in that we can distinguish inanimate matter from organic life,

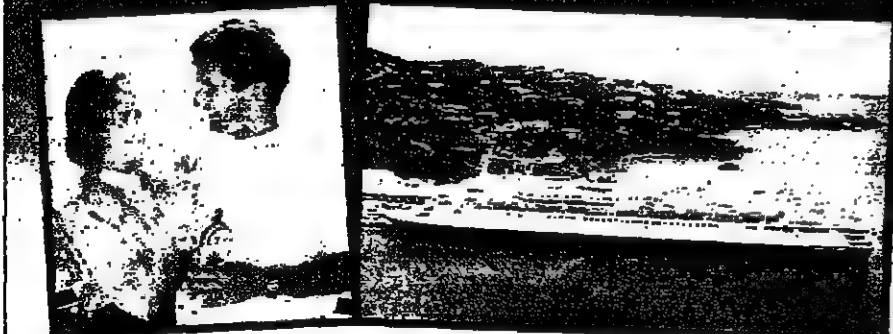
and between beings which do and do not exhibit intelligence. The thought should then arise: might there not be unembodied intellects?

This is the traditional idea of angels: immaterial intelligences whose existence is taken up with knowing and serving God. According to Aquinas, the angelic visions recorded in scripture were effects produced by spiritual creatures, not "personal appearances".

Now let us return to the Nativity scene. A secularised Christian might be most concerned to dispense with the angels. But dispensing with superstition is misguided if it seeks to eliminate angels. Understood as spiritual beings, it makes no sense to imagine that they hovered in the sky, but I can hardly suppose that the entry of God into the world was not an event "by highest heaven adored". Hark the herald angels sing, glory to the newborn king.

The author is Professor of Philosophy at the University of St Andrews.

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CHANGING TIMES

## Church services tomorrow

Fourth Sunday of Advent

ARMAGH CATHEDRAL: 10 HC: 11 S

Euch: 3.15 Festival of 9 Lessons & Carols

BANGOR CATHEDRAL: 8 HC: 9.45

Bored Widdie 11 Ch Euch: 3.15 Ch E & Blessing of the crib: 5 Pagan Y Gadeiriau

BELFAST CATHEDRAL: 10 HC: 11 S

Euch: 3.30 Service of 9 Lessons & Carols

BIRMINGHAM CATHEDRAL: 9 MP:

9.15 HC: 11 Ch Euch. Harwood in A flat: 2

Cub Scouts Carol Service: 4 Ch E

BLACKBURN CATHEDRAL: 8 HC: 9.15

Ch M: 10.30 Euch. Blackburn Mass (Christopher Knott)

BRISTOL CATHEDRAL: 7.40 M: 8 HC:

10 Ch Euch. Darke in E. Canon P. Johnson: 3.30 Ch E. Summison in G

CANTERBURY CATHEDRAL: 8 HC:

9.30 M: 11 S Euch. Missa Brevis (Jes): 3.15

E. Stanford in G: 6.30 Sermon & Compline

CARLISLE CATHEDRAL: 7.45 M: 8 HC:

10.30 S Euch. Jackson in G. Canon D. Weston: 3.30 Festival of 9 Lessons & Carols

CHELMSFORD CATHEDRAL: 7.30

MP: 8 HC: 9.30 Euch: 11.15 S Euch. Mass of the Quiet Hour (Oldroyd). Canon D. Knight: 3 Christmas Service: 6 Ch E

CHICHESTER CATHEDRAL: 8 HC: 10 M:

Naylor in G: 11 S Euch. O quam gloriosum (Victoria): 5 E: 6 Carols

CHRIST CHURCH CATHEDRAL: Dublin: 11 S Euch. Mass in E flat (Oldenberg): 3 E

CHRIST CHURCH CATHEDRAL: Oxford: 8 HC: 10 M. Summison in G: 11.15

Euch. Canon Webster: 6 E. Watson in E

COVENTRY CATHEDRAL: 7.40 MP: 8

Ch: 10.30 Euch. 5 Part Mass (Byrd): 5 Ch E. Short Service (Gibbons)

DERBY CATHEDRAL: 8 HC: 10.45 S

Euch. Mozart in C & Ch E. Fantasia and Fugue in C minor (Bach)

ELY CATHEDRAL: 8.15 HC: 10.30 S

Euch. Darke in E. Rev J. McFarlane: 3.45 E. Purcell in G minor

EXETER CATHEDRAL: 8 HC: 9.45 S

Euch. Ireland in C: 11.15 M. Stanford in B flat: 3 E: 6.30 ES

GLoucester CATHEDRAL: 8 HC: 9 HC:

10.15 Euch. Summison in F: 12.15 HC: 3 E. 2nd Service (Gibbons)

GUILDFORD CATHEDRAL: 8 HC: 9.45 S

Euch. Darke in E: 11.30 M. Canon J. Schofield: 6.30 E. Day in 8 flat

HEREFORD CATHEDRAL: 8 HC: 10

Euch: 11.30 M. Lloyd in D minor: 3.30 E

LEICESTER CATHEDRAL: 8 HC: 10 M:

10.30 Euch. O quam gloriosum (Victoria): 4

Carol Service

LICHFIELD CATHEDRAL: 8 HC: 10.30

S Euch. Missa brevis (Berkeley): 3.30 E

LIVERPOOL CATHEDRAL: 8 HC: 10.30

Euch: 3 Carol Service: 4 HC

LLANFAEL CATHEDRAL: 8 HC: 9 HC: 11 S

Euch: 12.15 HC: 3.30 E: 6.30 E

MANCHESTER CATHEDRAL: 8 HC: 9 M:

9 Euch: 10.30 S Euch. Canon P. Denby: 6.30

E. Noble in B minor: 8 Organ Recital

NEWCASTLE CATHEDRAL: 7.30 M: 8

HC: 9.30 S Euch. Oldroyd in D

NEWPORT CATHEDRAL: 8 HC: 10.30

S Euch. Ireland in C: 6.30 Ch E: 3.15

NORWICH CATHEDRAL: 7.30 MP: 8

Q.15 HC: 10.30 S Euch: 3.30 EP: 6

Christmas procession with carols

PETERBOROUGH CATHEDRAL: 9.30

M: 10.30 Euch: 3.30 E. Aston in F

PORTSMOUTH CATHEDRAL: 8 HC: 10

Q.30 C. Mass of St Thomas (Thomas): 11 S

Euch: 6.30 E. Stanford in G

ROCHESTER CATHEDRAL: 8 HC: 9.45

M. Dyson in F: 10.30 S Euch. Darke in E:

3.15 E. 2nd Service (Gibbons)

SALISBURY CATHEDRAL: 8 HC: 10

Euch. Collegium Regale (Howells): 11.30

M: 3 Ch E. Stanford in G

SHEFFIELD CATHEDRAL: 8 HC: 10

MP: 10.30 S Euch. Missa Brevis (Palestrina): 6.30 E & Carols

SOUTHWARK CATHEDRAL: 9 Euch:

11 Ch Euch. Missa Orbis factor (Plainsong): 3

EP: 6.30 Candlelight Lessons & Carols

SOUTHWELL CATHEDRAL: 7.45 Euch: 8

HC: 9.30 C: 11 M. Dyson in F: 3.15 E

TRURO CATHEDRAL: 8 HC: 9 M: 10 S

Euch: 6 E. Walmsley in D minor

WAKEFIELD CATHEDRAL: 8 HC: 9.15

C: 11 Solemn Euch. Mass for 4 voices

(Byrd): 4 Service of 9 Lessons & Carols

WELLS CATHEDRAL: 8 HC: 9.45 S

Euch: 11.30 M: 3 E. Jackson in G

WESTMINSTER ABBEY: 8 HC: 10 M:

11.15 Euch. Canon D. Hunt: 3 E. 1st Service

(Morley): 5.45 Organ Recital

WESTMINSTER CATHEDRAL: 7.8, 9

Mass: 10.30 Sol Mass: 12 Mass: 2.45 Organ

Recital: 3.30 Carols: 5.30, 7 Mass

ST EDMUNDSBURY CATHEDRAL: 8

HC: 10 S Euch. Jackson in G: 11.30 Ch M.

Collegium Regale (Howells): 3.30 Ch E

ST MACHARY'S CATHEDRAL: Old

Aberdeen: 11 MS. Rev R. Tazewell: 6 ES

ST MARY'S CATHEDRAL: Edinburgh:

8 Euch: 10.30 S Euch: 3.30 Ch E. Jesus

Service (Mathias): 6.30 S Compline

ST MARY'S CATHEDRAL: Glasgow:

8.30 Euch: 10 S Euch: 12 HC: 4.30

Candlelight service of 9 Lessons & Carols

ST PATRICK'S CATHEDRAL: Dublin:

12.30 Euch: 11.15 S Euch. Summison in F: 3.15

Festival of Nine Lessons & Carols

ST PAUL'S CATHEDRAL: 8 HC: 8.45 M:

11 S Euch. Missa Salve inextrema Virgo

(Tallis): 3.15 E: 6.30 Organ Recital

RUSSIAN ORTHODOX CATHE-

DRAI: SW: 10.30 Divine Liturgy. Kievan

and traditional polyphony. Met. Anthony.

ALL SAINTS: W: 8 LM: 10.20 MP: 11

HM. Mass for 5 voices (Byrd): 5.15 LM: 6

& 8. Collegium Regale (Taverner).

ALL SOULS: W: 8 C: 9.30, 11.30 MP. Rev

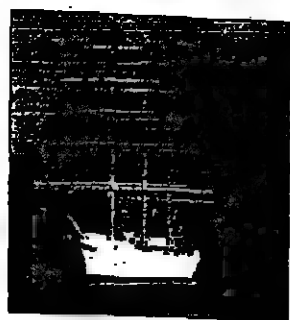
R. Trist: 6.30 Carol Service

THE ASSUMPTION: W: 11 MS. West-

ern Wind Mass (Taverner).

CHELSEA OLD CHURCH: SW: 8 HC:





The culture capital of Europe

Stockholm - 17

# THE TRAVEL

This season get there on Eurostar

Skiing - 19



## An island for richer and poorer

There's more to Barbados than celebrity-spotting at the smart hotels, says Times Travel Editor Cath Urquhart

As I got up to go to the breakfast buffet at the Sandy Lane Hotel, heads turned. I felt a dozen eyes on me as I dallied by the mountainous bowls of cereal, pondered the tropical fruits and hummed and ha-ed over the eggs.

Could it be that my fetching T-shirt (Marks & Spencer, £10) or Madras-print cotton trousers (Debenhams, £14.99) were exciting comment? Were the onlookers jealous of my orange mules (a market-stall bargain, but perhaps mistaken for Manolo Blahnik)?

No, I concluded, as I returned to my table with heaped plate and my fellow guests quickly looked away, disappointed. The Sandy Lane Hotel is usually chock-full of celebrities, but I was obviously neither Lottery winner, Spice Girl nor starlet.

With Concorde jetting in to Barbados more than 30 times this winter, it is hardly surprising that celebrity-spotting is a popular pastime. The island, 100 miles east of the main Caribbean chain, has always managed to draw the rich and famous — everyone from the Queen, Princess Margaret and Sir Winston Churchill to the Sangsters, Pavarotti and Naomi Campbell have graced its shores — and this year it has continued to grab the headlines.

Some of its regular visitors turned up when Spice Girl Emma Bunton took a holiday here; the snobs became positively apoplectic after visits from Mandy Allwood, who became pregnant with octuplets; then Lottery winner and former double-glazing salesman, Mark Gardiner, who took friends on a £100,000 holiday to Sandy Lane.

This month Fenn Chapman, the 16-year-old Rugby schoolboy, escaped from his dorm to live on the island, citing it as the perfect getaway from the stresses of boarding-school life. And in spring the island will attract sporting celebrities and their fans when the England cricket team plays the West Indies here.

For those who want to see and be seen, Sandy Lane is the answer. Here, in winter, you are more than likely to bump into Nigel Davenport over the breakfast rolls, and Michael Winner on the next sunbed or trip over a television star sipping a cocktail in the open-air rotunda. But if, like me, you want to do more in Barbados than appear in your very own daytime soap opera, then hopping in a hired car and pottering about the island's maze of backroads and lanes is the answer.

I headed north on the narrow road that backs the St James coast, where the island's priciest hotels gently jostle for a share of its best beaches. Here on the west coast, the calm waters and picture-postcard sands are a stark contrast to the stormy,



Speightstown is where the real Barbados is to be found, with its brightly painted, green and blue chattel houses and boats, and deserted streets — the residents are all in the local bar

Atlantic-facing shores of the east.

It was not until I reached Speightstown that I found myself back in the real world. At least, it looked like a real Barbadian town: wooden chattel houses painted vivid greens and blues; an improbably large furniture store dominating the main road; an airy church, its west door flung open. But where were all the people?

In the bar, was where. The gloom of the Fisherman's Pub was misleading from outside, but inside the rap-calypsos boomed out of the speakers and various huzzagover men sat around gloomily drinking Banks beer. It was Ham and Dick, the barman, had been on duty since 1.30 the previous afternoon. "I plan to stay up all day, and then go to the calypso competition in Bridgetown tonight, then recover next week," he grinned, pouring me a Banks. Given the stamina of those around me, it would have been insulting to refuse. I downed it on the terrace overlooking Speightstown's pier which, though tatty, would no doubt look like the one in the Bacardi advert after a few more drinks.

Well before I reached that stage, I headed inland and, more by luck than judgment, found my way to St Nicholas Abbey, a former plantation house and the oldest building on the island, dating from 1650. The current owner, Lt-



Col Stephen Cave, was charming, opening up specially when I arrived after hours, and offering a brief tour to talk about his home to me and a couple of American tourists who had also happened by. "I have no idea why it is so named, for it has never been an abbey," he confessed. He showed us a slice of old England that had been transported to the Caribbean by his ancestors: Wedgwood portrait medallions, a Coalport dinner service from 1810, a 1759 grandfather clock made by Thwaites and Reed of Croydon.

Then, more soberly, reminders of the island's slave past: Barbados's wealth came from sugar, and from the sweat of slaves such as Bosun and London, two men listed in an 1822 inventory of the plantation's assets. "The most valuable man was worth £165. 'Nanny' was worth nothing as she was obviously very old," said Lt-Col Cave.

He has come up with a fascinating way of reminding visitors of the island's past, for in



The Fisherman's Pub, Speightstown, rarely closes

1980 he discovered ten reels of black and white film, shot by his father Lawrence in 1935. Recently he started showing them to visitors in a shed at the back of the house: enthralled, I watched white planters in pith helmets strolling around Bridgetown, drunken labourers staggering out of a bar, horse-drawn buggies trotting by, barrels of molasses being transported by wheelbarrow, everything slightly speeded up in the way of old films.

There was also footage of St Nicholas Abbey. In his commentary, Lt-Col Cave explained how in the 1930s, small boys on the plantation had a great dare: the game was to grab one of the sails of the windmill as it rotated, change grip when it reached

I holed up at the Coral Reef Club, a couple of miles north of Sandy Lane, and decidedly less flashy. It prides itself on its low-key, family atmosphere, and any celebrities that choose it certainly do not want their visit publicised. My days started with a two-minute stroll through the palm trees to the beach, a scrunch of sand between the toes, a splash of salt water, and then a date with some meaningful poached eggs, papaya fruit and coffee.

Complaints? An overenthusiastic maid who tried to break in as I was in the shower; and little on the menu for strict vegetarians, although fish-eaters are well looked after — the papardelle and scallops I tried one evening was divine.

Farther north, still comes Cobblers Cove, another up-market, discreet haven, where two-story blocks of suites are dotted around the kidney-shaped pool overlooking the sea. I dropped in for a Cobblers Cooler with manager Hamish Watson, who sets a wonderful challenge for anyone who can drink five of his legendary rum cocktails in one

sitting. If you can walk around the edge of the swimming pool, without falling in, he will pay the bill for your holiday. It has never happened, although some have come close. Fortunately for Hamish, the record was not attempted by the English businessman in his eighties who spent three months at the hotel last year, paying £300 a night for his room.

The hotel scene in Barbados is shortly to be thrown out of kilter. At the end of April, the Coral Reef Club will close for six months for renovation, and Sandy Lane will close for an 18-month, £37.5 million refurbishment. There will be new rooms, tennis courts, swimming pool and spa, improvements to existing rooms and plenty of effort made to keep the staff out of sight: adding service tunnels, for example.

Certainly, it is time for a facelift — there is some decidedly 1970s decor, particularly in the screaming-pink restaurant upstairs; indeed, anyone planning a remake of *Char-*

lie's Angels or *The Saint* should send the location scouts out pronto. But what Sandy Lane's regulars will be pondering is where to go in the meantime.

"I don't think it will make much difference to us, as we have a different clientele," said Mr Watson. "I think they may perhaps consider Malliouhana or Cap Juluca on Anguilla, or the K Club on Barbuda."

Richard Williams, managing director of Sandy Lane, reckons his guests might try the villas on the estate surrounding the hotel, or perhaps Mustique, or even Bali or the Maldives. But will they return after such a lengthy closure? "I am confident that the magical location of Barbados, and the ability to get here on Concorde, will keep them coming," he said. "We will certainly be among the best small resorts in the world."

Well, I suppose he would say that — but I am willing to bet that when Sandy Lane reopens in 1999, there will be just as many famous faces, and as many furtive glances over the breakfast table, as ever.



Concorde pilots at work: the plane cruises at 58,000ft — twice as high as most flights

### Supersonic — the only way to fly

"IT'S THE closest you will ever get to space travel," a well-heeled friend told me before I boarded Concorde for the flight from Barbados to Heathrow. He was right. At 58,000ft, peering out of one of Concorde's postcard-sized windows, I saw a breathtaking sight. Below us were clouds — all the clouds, even those stringy cirrus ones that are highest in the sky. Above the clouds was the horizon, a hazy white glow that gently curved, indicating the curvature of the Earth. Above us was the deep, deep blue of space. I was looking at the edge of the Earth.

Travel editors do not often have the chance to hop on to Concorde — honest — and this was my first supersonic flight. I was surprised by the tiny cabin — a narrow, single-aisle capsule with four seats to a row. In front of us was a display giving outside

temperature (down to -62C), speed (up to 1,340mph, twice the speed of sound) and height (58,000ft is almost twice that reached on an ordinary flight). Funny enough, the service was not as fancy as on some business and first-class sections of subsonic flights — no newspapers, television or free toiletries bag. There was also a distressing lack of recognisable celebrities on board, and although I thought I spotted a reggae star, the stewardesses kept diplomatically quiet.

Soon after dinner — caviar, king prawns, lobster, what you would expect, really — we reached Heathrow. The flight had taken just three hours, 44 minutes, and I disembarked feeling fresh as a daisy — albeit one that has developed a taste for fine wine.

CATH URQUHART

#### BARBADOS FACTFILE

■ Cath Urquhart travelled with Elegant Resorts (01244 997999), which in January offers seven nights' half-board at Cobblers Cove from £2,085, seven nights' B&B at Sandy Lane from £2,340. All prices are per person, based on two sharing a room, and include return economy flights from Heathrow with British Airways (Club World supplements from £630 each way) and private limousine transfers.

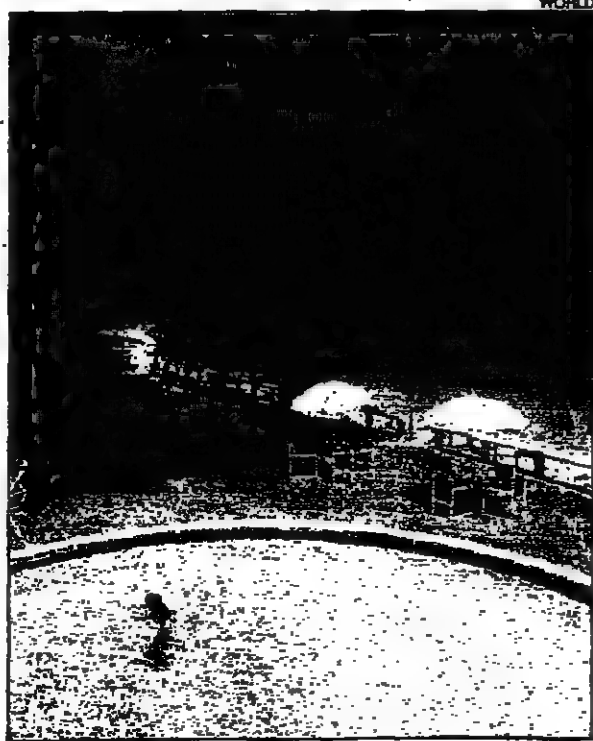
■ The same holidays with one flight on Concorde cost from £3,870 at Coral Reef, from £3,995 at Cobblers Cove and from £4,330 at Sandy Lane. I recommend taking Concorde on the return journey, because you end your holiday with a short, four-hour flight, and because the outbound Concorde flight gets you to the island before midday so you cannot check into your room immediately.

■ Restaurant choice: The west coast hotels boast fine restaurants, and elsewhere the island is also now becoming known for good food. The CBF (001 246 432 1922) has a stunning setting overlooking a west coast bay that is inaccessible except from the water: the restaurant is lit by huge wrought-iron lanterns. Crab and sweet pepper tart (£9) and fillet of red snapper (£17) were deliciously cooked and beautifully presented. The Mews, Second Street, Hovetown (432 1122) has marvellous seafood served on two floors or in a pretty courtyard.

■ British passport holders do not need a visa for Barbados.

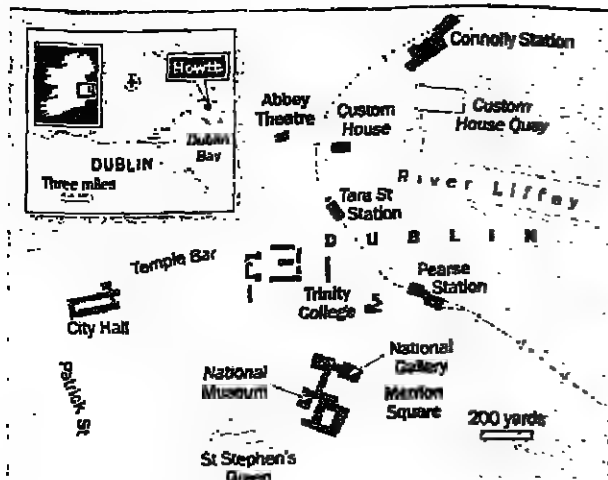
■ Guidebook choice: Barbados (Insight Guides, £13.99) is good on island life and history.

■ Further information: Barbados Tourism Authority (0171-636 9445).



The pool at Cobblers Cove, famous for its rum cocktails





## Old Dublin is looking younger

Edward Marriot dodges the stag-night parties to find the real craic in the buzzing Irish capital

In the centre of Dublin you can hear seagulls cry. And when Ireland's rugby team is playing at Lansdowne Road, the roar of the crowd is audible all over the capital.

This is a small city, accessible on foot. It is cultural, friendly, even cosy, and it is booming: the flights there are cheap, the planes are full, and last year 17 new hotels opened.

It is Dublin's pocket size that makes it the perfect weekend destination, as scores of rowdy stag-nighters have discovered to their delight. But do not let this discourage you: the city is generous enough to accommodate everyone, and varied enough to appeal to theatre-goers, Guinness obsessives, literary groups and hikers alike.

The sights are well-known — Trinity College, George Bernard Shaw's birthplace, the 3rd-century AD illuminated Book of Kells. But Dublin is also a living city, and deserves to be viewed as more than just a museum.

On our first morning, our party took the Dart railway train, along with many Dublin families, to the coast at Howth. Twenty-five minutes from the centre of the city, we were tramping gorse-and-heather cliffs, with a view across a beaten-metal sea, clear to Wales.

In undertaking this modest pilgrimage, it turned out, we



Typical Georgian houses

were not only typical of the modern Irishmen and women, but of the Irish through the ages. For this is where Yeats, to escape the din of the city, used to take a seafaring cottage, and Swift, two centuries earlier, holed up to write *Gulliver's Travels*.

Howth is still a working port, but now the trawlers are outnumbered by the yachts. Only one fisherman was visible that day, and he in gloomy, elegiac mood. "We do great things, us Irish, but always out of the country. Great Irishmen never stay here for long."

In a land of hardy clichés, this is one of the most resilient. It is also, as the fast-changing city centre proves, ceasing to be true. Into the heart of town, all along the River Liffey, Ireland's young professionals — people who might once have regarded Dublin as a backwater — are returning.

Georgian houses that remained derelict for years are being converted into apartments, and prices are not far removed from Edinburgh or London: £90,000 is not unusual for a two-bedroom flat.

There is even a new recruitment agency which specialises in persuading Irish professionals working abroad to come home: the top seven managers at The Merrion, Dublin's newest five-star hotel, which opened in October, were all lured back from overseas posts. They are typical: in the past two years more people have returned to Ireland than have left, a net gain of nearly 6,000.

This young, professional buzz to Dublin is best exemplified by Temple Bar, a cobbled, four-block drag just south of the Liffey that has been redeveloped to spectacular effect: previously a strip of decrepit Georgian townhouses, Temple Bar is now a bewilderingly busy pedestrianised hubbub of galleries, cafes and bars, nightclubs and buskers.

The area is also home to The Clarence hotel, owned by the Dublin businessman Harry Crosbie and two members of U2 — singer Bono and guitar-



The thinking man's pint: Dublin's pubs are the perfect place to reflect on a changing city — and in many it is still possible to escape from the crowds

ist The Edge. In a sense, the classy elegance and understated cool of The Clarence are emblematic of the way Dublin is going.

Fifty rooms from £150 a night, a penthouse that costs £1,300 a night, and bars to which, after work, fashion designers, rock producers and theatre directors all come to drink. The penthouse, filled with simple, Shaker-style furniture, is booked at least three nights a week. Who, with such money, even ten years ago, would have chosen Dublin for the weekend?

From the roof of The Clarence, overlooking the Liffey, I counted 27 cranes. Such a boom, however, is not without cost: car sales have increased by 30 per cent a year since 1991, and this, in a city without a subway system, means frequent gridlock.

Dublin, moreover, has been accused of neglecting its heritage in favour of the easy buck of tourism and, certainly on the north side of the Liffey, away from the tour buses, architectural neglect, drug abuse and violence are rife.

Unemployment, in some pockets, is as high as 30 per cent. It is on the dark housing estates that taxi drivers are frequently held up — not at gunpoint, but with blood-filled syringes. Last year there were more than 2,200 reported syringe attacks in the capital, an average of six a day.

Visitors should be aware, but not discouraged: the closest you are likely to come to such experiences on the average weekend is hearing stories



Flowers brighten the scene in busy Grafton Street

from your taxi driver, as we did. To be fair to Dublin, such tales could apply to any European capital.

Where Dublin gains over its rivals is that here, unlike elsewhere, it is still possible to escape the crowds. In bars such as Ryans, which looks across the Liffey to the Guinness brewery, you could be in rural Co Galway, not in the heart of an otherwise busy

city. We retreated here from a squalid one lunchtime and ate lamb stew and vegetable soup and drank Guinness in our own "snug", a partition secure from the rest of the pub. "Where you comin' from?" asked the barman, dressed in the same black-and-white livery waiters which have worn here since 1905. "London", I replied. "Poor you," he answered, with genuine pity.

"Where the Guinness is warm and fizzy."

That evening, unable to find a seat in any Temple Bar pub, we pushed west up the Liffey to O'Shea's Merchant, one of Dublin's more traditional bars. This, too, was packed, but with a different crowd: families from the suburbs, young musicians, all come to hear live folk music.

O'Shea's is divided in two, and you can either hear a full band, or a smaller, more intimate two-hander. We had intended to try both, but got stuck in the latter. Here, the conversation flowed effortlessly from one group to the next.

At the end of the night, we put our heads round next-door. "Come in, don't be shy," someone shouted from the back. "These guys are really good, you know." And so we did, and so they were.

After all this, there remain the museums, the galleries, and the city's cultural life, not least the Abbey Theatre, which regularly launches new work by Ireland's playwrights.

A day or so, too, could easily be spent wandering the Georgian squares. In Merrion Square, perhaps the finest of all, almost every building has a plaque commemorating the famous — poets, sculptors or political activists, as well as a late-vintage W.B. Yeats and a senator, all of whom had houses here.

Samuel Johnson, who had a put down for almost everything, judged Dublin, in 1791, to be "a place much worse than London". Should he be looking down on the city 200 years later, he might just be persuaded to change his mind.

### DUBLIN: TRAVELLERS' FACT FILE

■ Edward Marriot travelled with Aer Lingus (0645 737747), whose fares from Heathrow start at £92. British Airways (0345 222111) fares start at £89 from Gatwick. Ryanair (0541 566566) fares start at £69 from Stansted, Luton, Manchester, Liverpool, Leeds, Bristol, Cardiff, Prestwick and Bourneville. £79 from Gatwick. All prices include taxes: a Saturday night stay must be included.

■ Taxi fares are not far off London prices. From the airport to centre of Dublin costs 1RL15 (£13), including a 10 per cent tip.

■ Edward Marriot stayed at The Merrion hotel, Upper Merrion Street (reservations 0800 181535, website: [www.merrionhotel.ie](http://www.merrionhotel.ie)), which opened in October and is the newest five-star hotel in the city. It has been created from four Grade I listed Georgian townhouses and backs on to two private landscaped 18th-century gardens, to which guests have access. The 145 rooms and suites have been designed in sympathy with the original Georgian architecture. Until January 17, a double room costs from £126 B&B; thereafter from £189 a night, room only.

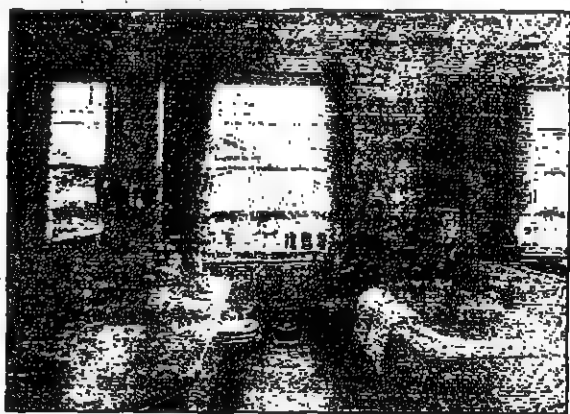
■ Tour operators: British Airways Holidays (01293 723100) has two-night breaks at the Shille Hotel starting at £185pp, including flights and transfers. Travelscene (0181-437 4445) has two nights at the Mount Herbert hotel starting at £165, including flights and breakfast. Crystal (01235 824324) starts at £149 for two nights at the Castle Hotel, including flights and breakfast, and Time Out (0900 846363) offers two nights guest-house accommodation, with breakfast, from £167.

■ Bars: Ryans Pub & Restaurant (077 6097), 38 Parkgate Street; lunch costs £5-£10, five-course dinner, £20. O'Shea's Merchant (079 67953), 12 Lower Bridge Street. Oliver St John Gogarty (071 1179), Temple Bar.

■ Culture: Irish Writers Museum (072 2077), 19 Parnell Square. National Museum of Ireland (077 7444), Kildare Street and Merrion Street. National Gallery of Ireland (061 5133), Merrion Square.

■ Reading: *Dublin*, (Lonely Planet, £6.99) is the best guide. *Dubliners*, by James Joyce (Penguin Classics, £4.99). *James Joyce Reader* (Penguin Classics, £1.99). All Roddy Doyle's novels — *The Commitments*, *The Van*, *Paddy Clarke Ha Ha Ha*, *The Snapper* — are set in and around Dublin and published by Minerva at £5.99.

■ Further information: Irish Tourist Board (0171-493 3201).



A bathroom at The Merrion, with a view of Parliament

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### WORD-WATCHING ANSWERS

Answers from page 22

KANKEDORT

(c) Kankedort means a state of suspense, a critical position, an awkward affair.

MUINEIRA

(c) Muineira is a type of Spanish

dance and song that is performed in six-in-a-measure time. It is popular in Galicia and is also known as the Gallegada.

VIOLON D'INGRES

(a) Violon d'Ingres is an occasional pastime. It is also an activity other

than that for which one is well known or at which one excels. For example, the artist Ingres took time off from his paintings to fiddle.

LIMBATION

(a) The formation of a border. Also a border distinguished by colour or structure.

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مکان الهم



# Swedes bitten by the culture bug

**Tony Kelly explores Stockholm as it gears up to be the European Cultural Capital of 1998**

A glorious display of cultural fireworks will burst over the Swedish capital on New Year's Eve — Japanese dancers, festivals of tango and new European film, the Bolshoi Ballet performing Glazunov, the Berlin Philharmonic playing Verdi. All are lined up to help Stockholm celebrate its turn under the spotlight as the 1998 Cultural Capital of Europe.

The five-storey Kulturhuset on Stockholm's Sergels Torg will be turned into a giant dance palace for the last night of the year. By January 18, when the official opening takes place, the city's central meeting point, the Kungsträdgården, will have been transformed into an ice cathedral.

Later in the year there will be art to shop windows and photography on the Metro, festivals of percussion, juggling and chamber music, children's architecture, a puppet festival, and the European fire sculpture championships.

Previous Cultural Capitals, such as Glasgow in 1990 and Thessaloniki this year, used the opportunity to make a showcase of their national and regional culture, but Stockholm seems to be denying there is any such thing (a recent edition of *Stockholm '98*, entitled *What is Swedish Culture?*, also failed to supply many answers).

Admittedly, the cultural year programme does include a Strindberg festival and seven new Swedish operas, along with a heavy concentration on Swedish design. But a glance through the festival listings reinforces the impression that the world will be coming to Sweden, rather than Sweden showing itself off to the world.

A new Modern Art Museum, designed by the Spanish architect Rafael Moneo, and blasted out of the granite on the island of Skeppsholmen, will open in February. The museum's British director, David Ellison, has put together an opening exhibition featuring Damien Hirst, Rachel Whiteread and Francis Bacon. Later in the year, there will be a substantial Joan Miró retrospective. Not many Swedish names there.

It is all rather like last week's jamboree in the City Hall, when the world's great and good gathered for the Nobel prize-winners' banquet in a 1920s building modelled on a Venetian palazzo.

Stockholm is so good at absorbing outside cultural influences, you wonder whether it has a cultural life of its own. The answer, of course, is yes: Stockholm has more museums, theatres and art galleries than just about any city of comparable size. But how much of what they put on is particularly Swedish? Perhaps it is unfair to ask.

"The history of our culture is multinational," says Jan Sandquist, who, when he is not acting as press officer for Stockholm '98, plays tuba in a



The Swedish capital is built on 14 islands and, although bridges and Metro links mean you never have to take a ferry, you cannot escape the city's connections with the water

Dixieland jazz band. "If you have a small population and a language that nobody else speaks, you have to cross borders and adapt."

"Of course, the purpose of the Cultural Capital year is to promote your own culture: if you want to listen to Pavarotti, you can do it anywhere," he adds, pointing out that 60 per cent of the 1,000-plus events will be entirely "Swedish".

Just as important, Mr Sandquist says, is to create an atmosphere in which art can flourish and new audiences are drawn in. The excitement generated by the Cultural Capital has made public spending on the arts respectable, even fashionable, he adds.

"Stockholm is not really a city, just a very big small town," says Mats Widbom, an architect who is co-ordinating the year's design events. "There are few high-rise buildings and everything is done on a human scale."

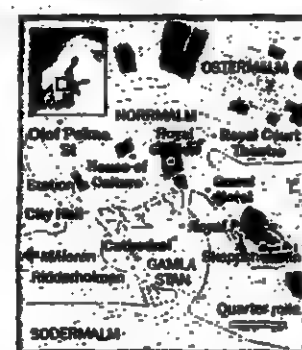
In fact, at times, Stockholm feels more like a succession of villages. The city is built on water — or rather on 14 islands, each with its own personality. Most visitors head for Gamla Stan (Old Town), a maze of medieval buildings and cobbled streets around the cathedral. They also wander around neighbouring Skeppsholmen on a

## DIARY OF EVENTS IN THE CAPITAL OF CULTURE '98

Jan 18-Feb 18: Ice Cathedral, Kungsträdgården — exhibition on the theme of snow and ice sculpture.  
Feb 6: Sami (Lapp) National Day: Lapp banquet followed by a concert of flamenco and folk chanting.  
Feb 14: Opening of Modern Art Museum and Museum of Architecture.

May 14: Mahler Marathon — 18 pianists play all Mahler's symphonies.  
May 1: Berlin Philharmonic, Vasa Museum — Verdi and Beethoven performed in front of the 17th-century man-of-war Vasa, a 62m-long ship which sank on launching in 1628 and was raised in 1901.  
May 9-Aug 30: Miró exhibition, Modern Art Museum.

May 23-Aug 30: Maritime Culture '98: a celebration of Sweden's maritime history on the island of Djurgården.  
May 30-Jun 7: Tango Festival, with artists from Uruguay, Argentina and Sweden.



Jun 8-Sept 1: Gluck season, Drottningholm Court Theatre — *Orpheus and Eurydice*, *Alceste*, *Paris and Helena* (stage concert performance) and the ballet *Don Juan*.  
Aug 6-12: Peter Brook directs the opera *Don Giovanni*.  
Aug 22-Sept 12: Strindberg Festival — plays by Sweden's greatest dramatist at the Strindberg Theatre and Stockholm Cathedral.  
Sept: *Under Exposed* — photography takes the place of sculpture on the M100 for a month.

Oct 7-17: Poetry Olympics — poetry reading competition, judged by the audience.  
Oct 24-Nov 25: *Princess and the Moon* — a new children's opera by Jonas Forsell.  
Nov 3-8: Electronic music festival.  
Nov 25-28: European Fire Sculpture Championships.

For a free 20-page brochure detailing the entire programme for the Cultural Capital Year '98, call 0146 578811.

crisp morning, as the sun shines through the trees, reflecting the houses of Gamla Stan across the water. It is hard to believe you are only a mile from the city centre.

Bridges and Metro links mean you never have to take a ferry these days, but you cannot escape the city's connections with the water. Outside the royal palace, where the Baltic meets Lake Mälaren, locals fish for salmon.

Boats depart the city centre for Helsingfors and for the islands of the archipelago, where every other Stockholm seems to have a summer house.

I boarded a boat for Drottningholm, King Carl Gustaf's residence, seven miles west of the city. I tucked into raw herrings and schnapps as the boat glided through the suburbs, passing wooden houses by the water's edge and islands glowing with sunset and gold. Once at the palace, I headed for the Royal Court Theatre, built in 1766 and still using its original stage machinery. The candles which once lit the stage have been replaced by ingeniously flickering electric lights.

With the strength of the pound, Sweden is surprisingly affordable. Fly from Stansted to the renamed Stockholm South (Skeppsart) airport, 60 miles out of town, and you can pay only £99 return. Stay in a B&B and you can have a city-centre room, with a breakfast of ham, eggs and cheese, for under £30. My hosts, Lars and Ingrid Söderström, had a flat on Olaf Palme Street, yards from where the former prime minister was murdered in 1986. A short walk took me to his grave at Adolf Fredrik's church.

Restaurants across the city serve a *dagens rätt* at lunchtime — a daily special with bread, salad and coffee, usually for less than £5. Or you can put together a feast from the Ostermalm food hall, where reindeer hearts and sides of salmon are found, along with pheasant burgers and cakes of goats' cheese.

Things only start to get expensive when you go out at night. The arty crowd head for the southern island of Södermalm, to restaurants such as Hannas Krog, where Swedish meets Jamaican and Japanese influences. The young, hip and

beautiful can be found across the water on Söderplan, at places such as the O Bar, a favourite haunt of Crown Princess Victoria and her friends, or at the Café Opera, in a wing of the 19th-century Opera House, all frescoes and gilded mirrors by day, then, after midnight, a crowded disco with Euro-pop on the turntable and vodka bottles hanging down from steel chandeliers.

Just before leaving Stockholm I returned to the Café Opera for the afternoon pastry buffet. Elderly women flattered their strudels and tingled with trifles between sips of tea. There were custard tarts, cherry meringue and chocolate-covered strawberries, and you can eat as much as you like for Kr75 (£6.25).

Another *petit four*? You might as well. At £99 for the return flight, don't expect to get a meal on the plane home.

## PACK YOUR BAGS

IT IS still possible to spend Christmas with the Angels. The Angel Hotel (01730 812421) at Midhurst in Sussex is offering a three-night package for £347.50 per person, based on two sharing. The price includes breakfast, champagne, reception and dinner on Christmas Eve, Christmas Day drinks and lunch, Boxing Day lunch, reception and dinner.

A TRADITIONAL Christmas is on offer at the Rookery Hall Hotel (01270 610010), Chester, from Tuesday. Celebrations include welcome tea and cocktails, candlelit dinners, transport to midnight Mass, Christmas feast, horse and carriage ride on Boxing Day and afternoon classes for the Victorian gala dinner dance. Three nights from £355 per person.

PULL MORE than just a cracker this Yuletide: Solo's Holidays (0181-951 2800) is offering a special Christmas break for singles aged between 30 and 50. From Tuesday, three nights' half-board at the Swallow Royal Hotel, Bath, is from £395 per person, including a cabaret dinner dance and visit to the city.

HELPFUL Holidays, which specialises in self-catering in the West Country, still has a selection of large country properties — some sleeping up to eight people — available over Christmas. One, at St Cleer, near Liskeard, with an indoor swimming pool, costs £1,175 for a week. Details on 01647 433593.

## FLYING VISITS

Departures: Monday 22 December to Saturday December 27, 1997. Lowest available published fares for return travel.

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London -	£99 AB Airlines	£398 AB Airlines
Berlin	(ex-Gatwick)	(ex-Gatwick)
London -	from £74 JEA	from £136 JEA
Belfast	(ex-Stansfeld/Gatwick)	(ex-Stansfeld/Gatwick)
Manchester -	from £135 BA	£264 BA
Dort		
London -	from £58 easyJet	£198 BA
Warsaw	(ex-Luton)	(ex-Heathrow/Gatwick)
London -	£114 AB Airlines	£398 AB Airlines
Lisbon	(ex-Gatwick)	(ex-Gatwick)
London -	£207 BA	£304 BA
Munich	(ex-Gatwick)	(ex-Gatwick)
London -	from £257 Icelandair	£244 BA
New York	(ex-Gatwick)	(ex-Heathrow/Gatwick)
London -	from £98 easyJet	£245 British Midland
Pelina	(ex-Luton)	(ex-Heathrow)
Birmingham -	£110 BA	£321 BA
Perth		

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Notes:  
\* mid-week, ex-Heathrow.  
\* Prices shown in the left-hand column are the lowest published excursion fares. Prices shown in the right-hand column are the lowest available flexible fares which do not require a Saturday night stay and which, in many cases, allow changes or cancellations without penalty. In all cases you are advised to check the restrictions, if any, when booking.  
\* Availability is not guaranteed.  
\* Fares shown do not include any applicable taxes or security fees.

START your new year's resolutions in a far-off land. discoveryinitiatives (0171-229 9881) still has availability on its 14-night trip to Vietnam. Led by expert guides, visiting temples, beaches and national parks and staying in local guest houses, the trip costs £975 per person, and flights cost from £545 per person. Departs January 2.

KUMUKA (0171-937 8855) has reduced its Zimbabwe

Botswana safari from £645 to £595 per person. Departing from Harare on January 4, the 14-day trip includes horseback and walking safaris, visits to the Okavango Delta and ends at Victoria Falls. The price includes all transport, meals and accommodation but not flights. Air Zimbabwe (0171-491 0009) has a return flight from Heathrow to Harare, including internal flight from Victoria Falls to Harare, for £594 (plus £25 tax).

## FACT FILE

Tony Kelly travelled with the Swedish Travel and Tourism Council (0171-724 5868). He flew with Ryanair (0541 569569), which flies twice daily from Stansted to Stockholm South for £99 return, plus £10 departure tax. A bus into town costs 120 kronor (£10) return. British Airways (0345 222111) flies from Heathrow and Gatwick: Finnair (0171-408 1222) and SAS (0171-734 4020) from London and Manchester. Prices start at £205 return. All fly to the main Stockholm airport, Arlanda, 30 miles north of Stockholm. Taxis cost £25.

Where to stay: for style on the waterfront, it has to be the Grand Hotel (00 468 679 3500). B&B prices start at £109 per double room at weekends. £192 on weekdays. Near here is of Chapman, an English square-rigged ship now used as a youth hostel (679 5015), beds from £10. For B&B, contact B&B Stockholm (660 5565), from £18 per person.

Tour operators: City Escapes (0181-563 5959) has four-night breaks to Stockholm until December 31. Prices start at £305, flying from Gatwick with BA and based on two sharing, with children going free. Prices start at £311 January-March.



Gamla Stan: medieval buildings and cobbled streets

Norvika (0171-409 7334) offers two nights in the four-star Scandic Hotel Continental for £248, flying from Gatwick with Finnair and based on two sharing. Valid until the end of April.

When to go: winters are long and cold, so unless you are going for the Cultural Capital activities the best time is May to October.  
Getting around: the Stockholm Card (from tourist offices) costs Kr185 (£15) for 24 hours, Kr350 for 48. It gives free entry to museums and unlimited use of public transport for one adult and two children.

Museum choice: Music Museum, Söhlvegatan 2, open 11am-4pm daily (except Mon). Vasa Museum, Djurgården, open 9.30am-7pm daily in summer, 10am-5pm in winter.

Restaurant choice: Hannas Krog, Skanegatan 80 (043 8225), young and trendy; main dishes about £10-£15. Hermitage, Stora Nygatan 11 (411 9500), vegetarian café in the old town, popular at lunchtime, generous daily menu £5.  
Guidebook choice: Sweden: The Rough Guide (£10.99).

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In Whistler/Blackcomb, in Canada, major runs were open last week and there was off-piste skiing — mainly around rocks and tree stumps. El Niño could improve matters

## The perils of snowbusiness

America is praying for El Niño — the weather phenomenon which is likely to bring snow and glorious skiing. Graham Duffill reports

On the message board at the base of the River Run gondola at Keystone, Colorado, some wag has written: "El Niño, where are you?" It is not yet a plea from the heart — North America already has enough snow to get its season under way — but one that could soon echo around the Rockies.

El Niño (The Boy) is the name given to the weather phenomenon caused by the unusual warming of the eastern Pacific Ocean. One of its effects can be huge snowfalls over the southern part of the Rockies from now until March. However, it can also change the jet stream pattern that normally comes from the north, giving the northern states of America and Canada a snow famine and warmer winters.

The last big El Niño winter was 1982/83, when lift towers were buried and 738 inches of snow was recorded on Carson Pass near Kirkwood, California. Based on rainfall so far this time round, some meteorologists are predicting that this El Niño could be as strong, but most agree it will affect the ski season.

The ski resorts that may benefit are Taos in New Mexico, and Telluride, Purgatory and possibly Aspen in southern Colorado. If the storms push further north, Breckenridge, Vail and Steamboat Springs will receive a few extra feet. Lake Tahoe, Heavenly Valley and Mammoth in northern California are on the



El Niño usually brings extra snow to Breckenridge, Colorado. In 1982 it brought 778 inches to a Californian resort

edge, but have so far received only two major snowfalls. What North America cannot escape is that there has been significantly less snow at the start of this season than the

last two, which were exceptionally good. In Whistler/Blackcomb on the west coast of Canada, most major runs were open last week. With a new snowfall,

off-piste skiing was possible, although it was an adventurous trip around rocks and tree stumps. Unlike Europe, where warm weather can blight the

Alps, temperatures in North America are generally low enough from November to allow intensive snow-making. The machines at Whistler and Blackcomb mountains, which

together form the largest ski area in North America for the first time this winter, have been blowing day and night.

The top runs are well covered, but the final descent to the base on the bottom third of the mountain is still rocky and treacherous. Lake Louise and Banff are in a similar condition — good enough for piste skiers to enjoy the slopes, but not a vintage year so far.

El Niño's warming effects may also have begun, as the days have been as warm as zero centigrade on the top of the mountain and minus five at night.

In Breckenridge, Colorado, the most popular destination for British skiers in America, all major runs are open and flawlessly created, thanks to creative piste making and tonnes of man-made snow.

James Shingles, who runs three chalets for British skiers in Breckenridge, said: "The good thing about this place is that, even if you get grumpy guests for whom nothing is right, they can always ski and are happy with it."

Officially, Colorado's snowfall is average for this time of the year, with 38 inches at the top at Breckenridge and 28 at the bottom. Off-piste skiing is just about possible but requires care to avoid rocks.

Bill Jensen, who runs the resort, thinks the El Niño phenomenon could be overhyped. "Ignore it and go where you want to go would be my advice," he said.



The ski train is convenient if you live in the south

## Eurostar to the slopes

Chris Gill takes the train and reaches the Alps in eight hours

RAIL travel was one of the foundation stones of the ski holiday business. And with the launch of Eurostar's weekly service from Waterloo to the heart of the French Alps, rail enthusiasts may like to think that it is also going to form the basis of our winter holidays in the future.

When the oil runs out, I guess it will. Until then, its appeal may be rather specialised.

The service leaves Waterloo at 8.57am on Saturdays and takes 7hr 44min to reach Moutiers (for Courchevel and Méribel), and a further 45 minutes to reach Bourg-St-Maurice (for Les Arcs and Val d'Isère). The return service leaves the Alps on Saturday mornings, arriving back in Waterloo in the afternoon.

Passengers aboard last Saturday's inaugural trip who lived in south London, or near Ashford in Kent, where the train stops, told me they welcomed the service and found it particularly convenient. In the buffet car, lubricated by a can or two of Stella Artois at £1.85 each, Gareth Silcox of Barnes, south west London, summed up the reactions of his fellow travellers with admirable clarity: "Excellent apart from the catering." He was

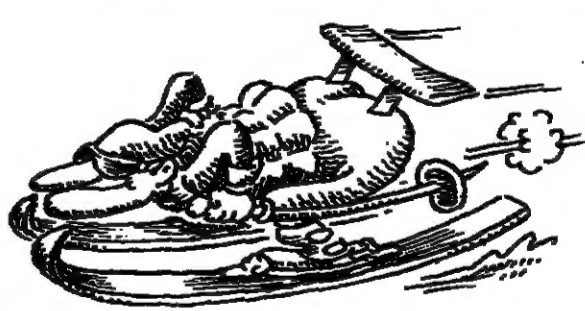
as unimpressed by the fast food from the buffet car as I was with the curried chicken in first class.

Other passengers had come from the north of England, finding it easier to reach Waterloo than Gatwick or Heathrow. But for many others, travel on a midday flight or by car remains more convenient.

Despite its top speed of over 180mph, the train is not particularly quick once it leaves the special TGV line east of Lyon, and its progress beyond Chambéry is positively snail-like. Besides the eight or so hours on the train, you have to add the transfer to your resort — a short distance but often subject to delays. At least you can check in at Waterloo as little as 20 minutes before departure.

IF YOU are tempted to use the service, pack sandwiches. And book early: one or two high season departures (including next Saturday's) are full or nearly so, and the cheaper, non-changeable Ski Saver tickets (standard class £149/first class £229, reduced to £129/£199 for most of January) are "subject to availability" so may be hard to come by. Full fares are £199/£299. Bookings: 0990 186186.

### IN THE KNOW ON THE SNOW



With skiers gearing up for the first holiday of the season, it is time to get up to speed on this winter's techniques and terminology, writes Doug Sager.

Simply being seen on skis, for example, as opposed to a snowboard, immediately dates one as being born in the 1960s or even earlier.

Cowboy cowboys who like to refer to themselves as "extreme" skiers should note that this term has been officially retired. Last summer the world's top daredevils and stunt skiers formed a new group, the International Free Skiers' Association, heaping scorn on the word "extreme" and declaring themselves "free" skiers.

"Free" skiers, so it goes, imaginatively express themselves with flashy jumps and stylish tricks, while "extreme" skiers merely bomb down very steep slopes.

Skiers with any pretence to off-piste cred this season will need to equip themselves with a specially designed rucksack, with pockets for avalanche probe, shovel and first-aid kit. An avalanche transceiver is both common sense and essential for your image.

Crucial in distinguishing the proficient off-piste skier from the on-piste punter, is never inserting hands in pole straps. Off-piste skiers must be ready to discard both poles at the first sign of avalanche, or risk being pulled under the snow by the poles.

In fireside après-ski conver-

sation, fierce debates concerning skiing technique will arise. There is no point in arguing with those who admire a position where both feet are clamped together. They are "non-skiers" — stuck in the 1960s when keeping feet tightly together was the in thing — and are unlikely to alter their opinions.

Purists will also pugnaciously assert the proposition that fat powder skis have taken all the effort and sorely obtained skill out of deep snow skiing. Do not demur, but be sure to reserve a pair for the first powder storm.

On the extreme edge of skiing fashion, just making its way into the Alps from Alaska, is a fusion technique born of snowboarding and the new narrow-waisted carving skis. This style, to be featured in next year's videos, rejects tight "S" turns for wide arcs that use up as much terrain as possible. Talk it up, but don't try it without some experience on carving skis first.

## High life at high altitude

Chalet holidays are catching on across the Atlantic

THE chalet holiday, that peculiarly British house party on the ski slopes, is so durable that not only is there barely an Alpine valley without chalets, but North America is increasingly being asked to adapt to their charms.

Canadians have yet to make their minds up about chalet culture, and residents of Whistler, in British Columbia, are considering a referendum on whether to allow them.

However, on Blueberry Hill, a strip of million-dollar homes facing Whistler Mountain, a couple have leased their opulent home to the oldest established North American tour operator, Ski the American Dream, this winter.

Heron Chalet, with its chef Jean-Louis Maltais, offers true millionaire living, including a chauffeured minibus to and from the ski slopes each day. What no one is yet sure about is what the neighbours in this quiet road will make of having a British chalet party in their midst — especially when the two hot-tubs are bubbling on the balcony.

Alan Reed, who founded Ski the American Dream 20 years ago, said: "Our average client spends £1,100 on a ten or 11-night holiday and we reckon they get better value for money in North America than anywhere else."

Operators such as American Dream are now confident that there

is enough British interest in North America for them to risk leasing a property and hiring staff for the entire season.

As the biggest skiing area in North America, with two mountains each with a 5,000ft vertical drop skiable under one roof, Whistler and Blackcomb are difficult to beat. The

only major drawback is that lifts close at 3pm in the early season and 3.30pm later.

When it is light until 8pm, it is deeply frustrating to know you have time for only two runs after lunch, but Canada is heavily unionised, and to run the resort until 5pm would require two shifts of workers. Committed skiers would be happier in America, where lifts operate on times similar to European resorts.

In Breckenridge, the American mecca for British skiers, American Dream sells the services of two enterprising Brits who lease three luxury chalets. James Shingles, 27, a BASI qualified ski instructor, and ex-Navy engineer Paul Quigley, 33, hire American chefs to cook for clients in their neighbouring chalets, Broken Lance Lodge and Kokopelli Lodge.

The standard, especially of cooking, is high. The location is just a bit too far out of town to be convenient, but James and Paul will make one run down the slopes in the minibus in the morning and pick up skiers at the end of the day.

Each week they will also take clients for a day's skiing in Keystone, 40 minutes' drive away, or Vail and Beaver Creek, 45 minutes away. With Arapahoe Basin making a fifth resort, America's best skiing is available within an hour of Breckenridge.

GRAHAM DUFFILL

### FACT FILE

■ Graham Duffill travelled to Whistler and Breckenridge with Ski the American Dream (0181-552 1201). In January it offers Heron Chalet in Whistler from £709 per week, £945 for two weeks, including direct scheduled flights to Vancouver. Graham Duffill flew with Canadian Airlines (0345 610672).

■ Ski the American Dream's luxury chalets in Breckenridge are available for a week in January from £715 (Broken Lance Lodge and Kokopelli) and from £889 (Chateaux Snowshoe), including scheduled flights.



Breckenridge, currently flavour of the month among British skiers



## AROUND THE WORLD A WEEKEND GUIDE

JILL CRAWSHAW'S  
TRAVEL TIPS

## The hidden Highlands

THE Inn-to-Inn hiking trip by Naturetrek (01962 733051) from Inverness to Skye aims to explore parts of the Highlands that few visitors ever reach. There will be a chance to see red deer, grey seals, golden eagles and others. Other highlights will include walking the ancient right-of-way to Glen Moriston and Arndale, Thomas Telford's early 19th-century tow-path along the Caledonian Canal, hiking in the shadow of Ben Nevis, and a boat trip to Loch Coruisk.

The nine-day tour, starting May 30, covers about 13 miles of walking a day. The cost is £795 for accommodation and guiding.

## SPANISH Harbour

Holidays (01778 880 077) has added some lesser-known fishing villages and country properties to its collection of small northern Costa Brava resorts. Riudabella is the wing of a Spanish castle, dating back to 1132, near the village and 12th-century Cistercian monastery of Pubert. This bit of the castle has been converted into an apartment for six and the old water reservoir has become a spring-fed swimming pool. It costs from £495 to hire for a week.

On the coast south of Barcelona, the firm also offers self-catering holidays in the fishing village of Altafulla. A villa for eight costs £675 a week per party; prices exclude flights and car hire.

## Magic carpets

FORGET the museums and palaces of most guided tours: Steppes East (01285 810267) can take you to a gold embroidery factory, a family of ikat weavers and to a carpet-buyer's paradise — the Sunday market at Ashkabad. They are all featured on its last ever Embroidery and Textile Tour of the Silk Route cities of Central Asia. Departing September 22, the 15-day tour costs £2,195 for flights, accommodation and sightseeing. Closer to home, discover Manchester's textile heritage with the help of a free leaflet, *The Centre of the Material World*. It has details of the wool, cotton, silk and felt mills and museums, including the Museum of Hating and the Gallery of English Costume. It also lists weekend breaks from £65 to £80 for two nights' B&B. Details from Graham Fish (01204 395349).

## Cargo cruise

SOME unusual cruises are included in the programme from Phoenix Tours (01323 410027) of mainly land-based holidays to Croatia.



It's definitely a material world: the Sunday market at Ashkabad in Turkmenistan is a paradise for would-be carpet buyers

Slovenia, Italy, Cyprus and Ukraine. Using former cargo vessels, the 24 metre-long vintage sailing ships island-hop along the rugged Croatian coast, with lots of swimming and watersports, as well as consumption of wine and

grappa (brandy) along the way. The ships, which come with crew and cook, accommodate 26 passengers in two multi-bedded cabins with shower and WC. Seven-day cruises cost from £371-£454, which also covers flights and half-board.

In Ukraine is a 14-day sea and river cruise on board the 129-metre *General Vaturin*, sailing from Kiev along the Dniro river to the Black Sea. The ship drops anchor for sightseeing in Zaporizhzhya, birthplace of the Cossacks, Sebastopol,

Odessa and Dnipropetrovsk (where the SS-20 missiles were produced). The ship carries 321 passengers in outside cabins with private facilities, and the trip next June costs £1,315 including flights and full board.

## Right tracks

TWO rail trips next year should appeal to train buffs. A 15-day Coastal Pacific tour from Great Rail Journeys (01904 679469) uses a variety of rail transport between Vancouver and San Diego: one of Amtrak's new trains from Vancouver to Seattle, the Napa Valley Wine Train and the Coast Starliner. Included in the trip are tours of Vancouver, Seattle, San Francisco and San Diego with overnight stays in hotels, three nights in the beach resort of Santa Barbara and a coach trip to Tijuana in Mexico. The price of £1,750 also includes return flights from Heathrow.

The Cumbrian Mountain Express is a vintage train with 1950s coaches drawn by the steam engine *King Edward I* on the Settle and Carlisle line. Special day trips from London take place on March 14 and April 4 and cost from £50 for Club Class, £85 for saloon and £139 for Silver Service (this category includes meals). From Steamy Affairs (01553 828107).

AN amphibious wheelchair for disabled people is being offered free next summer at five resorts in Majorca — Palma Nova, Magaluf, Santa Ponsa, Peguera and Illetes. Designed by a Barcelona student, the chair can be wheeled into the sea. The wheelchairs will be available between June and September from the beaches' lifeguards. The disabled person must be accompanied by someone who can handle the chair.

SATURDAY  
RENDEZVOUS

...BY VOICE MAIL When responding to an advertiser call 0897 505 563 (calls cost £1.00 per minute) and then follow the simple voice instructions.

All advertisements in *Rendezvous* have the symbol, indicating that the advertiser has the facility for you to leave him/her a voice message.

...BY POST All postal replies should be addressed to Box No. ... c/o The Times, P.O. Box 3553, Virginia Street, London E1 9GA.

## THE TIMES

## ACROSS THE ROOM

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THE LISTENER CROSSWORD

No 3441: A Christmas Puzzle by Smokey



Win a jeroboam of Moët & Chandon champagne in our festive Listener crossword competition. The closing date is January 15, 1998. Entries to: Christmas Listener Crossword, 63 Green Lane, St Albans, Hertfordshire AL3 6HE. The names of the winners will be published on January 17.

CLUES are of two sorts: 34 clues lead to answers which contain a superfluous letter, alluded to in subsidiary clue indications and always appearing in a checked position in the grid. From the answer to the other 20 clues, a letter should be omitted wherever it occurs. Definitions refer to the full answer, whereas the subsidiary indication refers to the grid entry. Taken in due order, the 34 extra letters spell out a question and the 20 omitted letters spell out a cryptic clue. Both lead to the same answer, which will enable the puzzle to be completed. Numbers indicate the lengths of corresponding lights. Chambers (1993) is recommended, but does not give a feminine form, nor two proper names.

- ACROSS
- Have no supply of beef after onset of BSE: disheartened cook's grouse (10)
  - Young devil gets one million on credit (4)
  - Divine presence coils round, enveloping male (7)
  - Hammer home, as it were, to old gods, including royal (7)
  - Group that is seen on motor-bike heading off (8)
  - Irish, seven days on, weary (4)
  - Who might serve ingredients of crepe at end of 'roe'? (6)
  - Large feline, child hater? The reverse (7)
  - Fast runners, perhaps, going round Illinois (6)
  - Popular song, No. 5 in charts (4)
  - Faction member, one's advanced capital (7)
  - Opening in party (4)
  - Cease giving school group work (5)
  - Famous personality turning round corner following greetings (8, 2 words)
  - Part of baby's bottle I found about five o'clock? (8)
  - Middle part of carol by soprano lacking substance, performed in a certain way (5)
  - Judge East has somewhere to sit (on boat)? (4)
  - Cake Charlie baked (7)

- DOWN
- Striker, mostly old one, outwardly showing signs of scurvy (9)
  - Spy nuts put into fruit puree served up, and chops (8, 2 words)
  - High voice? Allocate odd parts only (4)
  - King, alone standing up to embrace Queen, dances (6)
  - Former athlete, note, training with American contemporary (9)
  - Eastern currency, formerly enough for circulation (4)
  - Soap bubbles in heated bath (4)
  - Piece of communion bread gypsy brought round prior to sermon (6)
  - Kick ball round carriage and boat (7)
  - Sexy female, hot one embracing rouse excitedly (6)
  - Fabric for bait (4)
  - Dye could provide nicer colour? Not half (8)
  - People at the bar not getting drunk every month (7)
  - Ferments in vats? Yes, oddly enough (7)
  - One chap that's not soft (4)
  - Insect found in files stuffed into storage container (10)
  - Recorder gets protection with thanks (6)
  - This skittle is later smashed in Strike Alley (4)
  - Start of a geological period (4)
  - Straight struggle involving past figure (9)
  - Capture ancient symbol of wood (8)
  - US writer featured in song, followed by a dance (7)
  - Females gathering in lots of dosh? (6)
  - Antarctic explorer, one with toes unaffected if below zero? (6)
  - Fashion newspaper (4)
  - The case of the Steamship Four (4)
  - Be upstanding, introducing European Community music-maker (4)
  - H-help for a deeply religious sort (4)
  - Diocese is where you'll find some of these sermonisers (4)

The solution and notes for No 3438 is on page 2

CHRISTMAS BRIDGE COMPETITION

by Robert Sheehan



Win a jeroboam of Moët & Chandon. Entries to: Christmas Bridge, The Times, 1 Pennington Street, London E1 9XN, by January 13. Winner will be published on January 17.

1. South is the dealer at rubber bridge, and this is the auction:

S	W	N	E
1S	Pass	1H	Pass

What would you bid as North on this hand: (10 points)  
♠ Q32 ♥ A9832 ♦ 95 ♣ KQ7

2. My partner and I missed a good Love all Dir West Rubber Bridge

S	W	N	E
♠ A J 10	♥ K O 10	♦ A 10	♣ K Q J 8 4
♠ K O 9 4 2	♥ 5	♦ 8	♣ A 10 7 6 5 3 2
♠ 8 5 3	♥ 7 6 3	♦ 9 7 5 4 2	♠ 5

S	W	N	E
1D	1C	1S	2NT
3C	Pass	2NT	Pass

The contract went three down. Which was (a) the worst bid, (b) the most imaginative bid and (c) the best bid. I have chosen one in category (a) and two in (b) and (c); if you select my first choice you get five points, for my second choice you get two points.

3. You need four tricks from this combination:

S	W	N	E
♠ A J 6 5 4	♥ 9 8 7 3	♦ A 10 8 5 3	♣ A J 6 3

There are no problems with entries. a) Which is the best play? (5 points) b) What is the second best play, and where does it lose to the best play? (5 points)

4. How would you play Seven Diamonds from the West hand on the lead of the King of clubs? There has been no opposition bidding. (10 points).

5. Who in 1997 have I described in The Times as a) intrepid; b) ebullient; c) formidable? Three points each.

Tie-breaker: Give an entertaining excuse for a mistake — acid, implausible or amusing. Maximum 20 words.

TWO BRAINS

From page 22

Question 1: Wednesday, the sum of alpha positions (A + 1 etc)  
Question 2: a) Jasper b) Myrtle c) Basil d) Louis

CHESS

by Raymond Keene

LAST week I promised a review of the latest text on the sharp Dragon variation of the Sicilian Defence. This has always been a great favourite with aggressive players such as Britain's Tony Miles, and Kasparov himself unrolled it as his secret weapon in the 1995 World Championship match.

If you can master its intricacies from either side you will certainly reap a rich reward in extra points scored. There is no more effective guide than *The Complete Dragon* by Gufeld and Stetsko (Batsford, £17.99). However, to extract the full message readers must be prepared to absorb no fewer than 352 pages of complex variations and subvariations, further complicated by huge transpositional possibilities. This week's game shows how effective the Dragon was in Kasparov's hands when his challenger in the World Championship was caught by surprise.

White: Viswanathan Anand; Black: Garry Kasparov World Championship, New York 1995 Sicilian Defence

1 e4 c5 2 Nf3 d6 3 d4 cxd4 4 Nxd4 Nf6 5 Nc3 g6

Since Kasparov had no recorded tournament game with the Dragon, Anand cannot have expected it and certainly did not prepare against it. The Dragon, by the way, derives its name from a fanciful resemblance between Black's king-side and centre pawn structure and that of the shape of the mythical beast.

6 Be3 Bg7 7 f3 0-0 8 Qd2 Nc6 9 Bc4 Bd7 10 0-0 Ne5 11 Bb3 Re8

The Dragon theme is clear. The players castle on opposite sides and will proceed to hack against each other's kings.

12 h4 f5

A move favoured by Grandmasters Sofis, Mestel and Miles, the idea being to block White's attack in its tracks. Kasparov said after the game that if White cannot engineer g4, his attack is going nowhere.

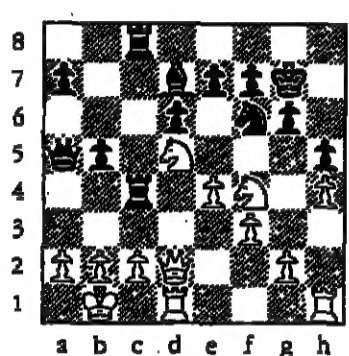
13 Kb1 Nd4 14 Bxd4 Rxd4 15 Nde2 b5 16 Bh6 Qa5

As Gufeld and Stetsko point out in their book, Black can now meet 17 Nd5 with 17... Qxd2 18 Nxe7+ Kh7 19 Bxd2 Nxe4 as a neat tactical trick, ensuring active counterplay.

17 Bxg7 Kxg7 18 Nf4

Here the Russian authors recommend the manoeuvre 18 Nc1 followed by Nb3.

18... Rf8 19 Ncd5



White sees no alternative but to transpose into a level ending. Black is already threatening an advantageous sacrifice on c3.

19... Qxd2 20 Rxd2 Nxd5 21 Nxd5 Kf8

It is quite reasonable to defend the e7-pawn, but Kasparov soon starts to complicate the issue by allowing White to take it in certain variations. By continually offering such bait, Kasparov encourages Anand to overestimate his own position.

22 Re1 Rb8 23 b3 Re5 24 Nf4 Rb8 25 a3 Kg7 26 Kf2 a5 27 a4 Rxe4 28 Nxe4

The right move was to play the immediate 28 Nxe7 when the following variation is forced: 28... Re8 29 Nd5 Rxd5 30 b4 axb4 31 axb4 Rxd4 32 Rxd4 Rb1+ 33 Kd2 Rxc2+ 34 Kxc2 Rxe4 35 Kd2 when a draw is more or less unavoidable.

28... axb4 29 axb4 Rxd4 30 Nf6?

This move is over-optimistic. Anand overlooks the trick that Kasparov had prepared long in advance. He was obliged to play 30 Nxe7 when 30... Rxb4+ 31 Kc1 Bx2 32 Rxd6 Rb1+ 33 Kd2 Rxc2+ 34 Kxc2 Rxe4 leaves Black with what winning chances there are, but this was far preferable to the text.

30... Rxb4+ 31 Ka3 Rxc2! This extraordinary tactic in a simplified position leaves Black two clear pawns ahead after either 32 Kxb4 Rxd2 or 32 Rxd2 Rb3+ 33 Ka2 Re3+ 34 Kx2 Rxe4.

White resigns

WINNING MOVES

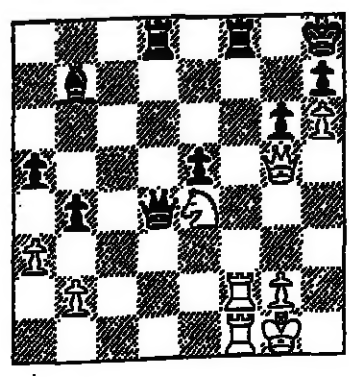
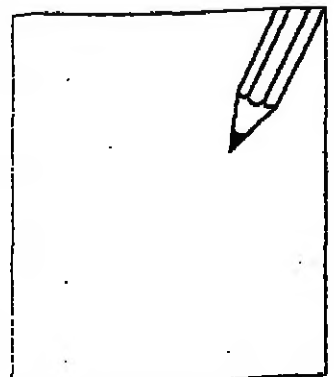


Win a jeroboam of Moët & Chandon champagne. The closing date is January 15. Send your entries to: Christmas Winning Moves, The Times, 1 Pennington Street, London E1 9XN. The winners' names will be published on January 17.

By Raymond Keene

White to play. This position is from the game Short - Byrasis, Hastings 1980. How did the young Nigel Short conclude this game, played in one of his first major international events?

The first correct answer drawn on



Win a jeroboam of Moët & Chandon champagne in our festive quiz.

THESE posers are taken from three widely available CD-Roms. Study the questions and choose one of the multiple answers. Mark your choices on a postcard, along with name, address and home telephone number. Send to: Computer Games & Pastimes Quiz 97, Weekend, The Times, 1 Pennington Street, London E1 9XN.

1. These words can be arranged to form a sentence. Is this sentence true or false? Never sleep big dogs, a true b false c neither

2. Which British royal said when a footman split cream on him: "My God man, I'm not a strawberry"? a Duke of Edinburgh b Henry VIII c Edward VII

3. Whose leg injury in August this year knocked £8.6 million overnight from his company's stock market value? a Ryan Giggs b Alan Shearer c Alan Sugar

4. In this series, what number comes next? 1, 4, 8, 13, a 17 b 18 c 19

5. Who said, on being asked during an interview if he would say something about his songs: "Yeah, some of them are about ten minutes long, others five or six"? a Des O'Connor b Robbie Williams c Bob Dylan

6. Brine is to salt as punch is to what? a Judy b sugar c hit

7. When did Muhammad Ali become undisputed heavyweight champion of the world for the second time? a 1973 b 1974 c 1975

8. Who said, at an exhibition of drawings by children: "When I was their age, I could draw like Raphael, but it took me a lifetime to learn to draw like them." a Rolf Harris b Roy Lichtenstein c Pablo Picasso

9. In what event did Eddie "The Eagle" compete? a ski jumping b snow boarding c tobogganing

10. If all fish can walk, then trout can a dance b fly c walk

11. 186,000 miles per second is a the speed of light b a law we can live with c the speed of bananas

12. Who said: "If someone asks for a soft drink at a party, we no longer think he is a wimp." a Norma Major b Edwina Currie c Mo'Nique

13. What 1997-98 Premiership football club has a ground which might be named after a nut? a Leicester City b Arsenal c Manchester United

14. Phil gets twice as large a share of the profits as any of his three partners, who get equal shares. What per cent of the entire profits is Phil's?

NEW SOFTWARE

MEN IN BLACK, the game translation of the summer box-office sizzler, is not entirely satisfying. The fault does not lie in the idea but in its execution. Guiding one of the three natty government agents, J, K and L, you must stop aliens exterminating mankind. To help, you are put through a variety of training programmes, none of which is quite so effective as the vast weapon arsenal you amass.



Men in Black awkward

side arm, progressing to more lethal pulsar blasters and pulsar arm canons. Should you be injured during an exchange of fire with the opposition, Medikit replenish your health. These can be held in your inventory until needed.

Grenlin Interactive's game looks reasonable. There are 200 locations to trawl with a good mix of action and puzzle-solving. The settings look fine but the problem is with the characters as they move across the screen. From the over-the-shoulder vantage point you move your letter of the alphabet character awkwardly across the screen, with the look and feel of yesterday's technology.

In the Alone in the Dark series, when gormless characters met obstacles such as walls, they walked on the spot regardless, and here the creaking, lazy style is back. Verdict: 7 out of 10. Action game of mixed appeal. £29.99.

EUROPESS gave music education a boost by making it a blast for teenagers with the Interactive Songbook idea. First up was Oasis in the summer. In time for Christmas are the next three in the series: Blur, Sting & The Police and INXS. The titles each feature their artists' well-known songs, broken

down into easily digested guitar, keyboard and vocal parts. Original recordings are used, and there is a delicate simplicity to the information imparted. Guitar notes, for instance, are illustrated with graphics showing how each chord should be played while lyrics flash like a karaoke machine.

The music can be paused anywhere in a song or repeated endlessly, with guitar and keyboard parts played in isolation, to make lighter work of practising. There are also biography and discography databases.

The Blur Interactive Songbook comes on three discs and is built around the band's Parklife album, which spawned hits such as Girls & Boys, To the End and Parklife. The Sting title, also on three discs, is based on his greatest hits album, covering Police classics such as Message in a Bottle to solo works such as Englishman in New York.

The INXS Interactive Songbook features ten tracks on two CD-Roms, taken from the band's 1994 hit compilation, such as Need You Tonight and The Devil Inside. Verdict: 8 out of 10. Music tutors using original recordings. £29.99.

COMPUTER GAMES AND PASTIMES

by Tim Wapshott



Clockwise from top left: Vivienne Westwood, Winston Churchill, Edwina Currie and Bob Dylan

a 40 per cent b 50 per cent c 66.67 per cent

15. Who began a letter to T.E. Lawrence, who had by then retired from public life to become Aircraftman Brown. 338171: "Dear 338171 (May I call you 338171)?"

a Tennessee Williams b Winston Churchill c Noel Coward

16. Who is the only boxer to hold three undisputed world titles simultaneously? a Henry Cooper b Henry Armstrong c Henry Kissinger

17. In a given month, Monday is the 21st day of the month. What day of the week was the 1st of the month? a Tuesday b Thursday c Sunday

18. Harold Shonenberg said of

which singer, in The Times on June 30, 1981: "His vocal cords were kissed by God?"

a Luciano Pavarotti b Plácido Domingo c José Carreras

19. Mr Jones is usually clear and direct of speech, yet his remarks today were uncharacteristically what? a superficial b obscure c servile

20. Ten men can paint 30 houses in 60 days, so five men can paint 15 houses in: a 15 days b 30 days c 60 days

21. Who said of whom: "He was over-dressed, pompous, snobbish, sentimental and vain. But he had an undeniable flair for the possibilities of commercial theatre?" a Tim Rice b Andrew Lloyd

Webster b Bernard Manning of Jim Davidson c Evelyn Waugh of Oscar Wilde

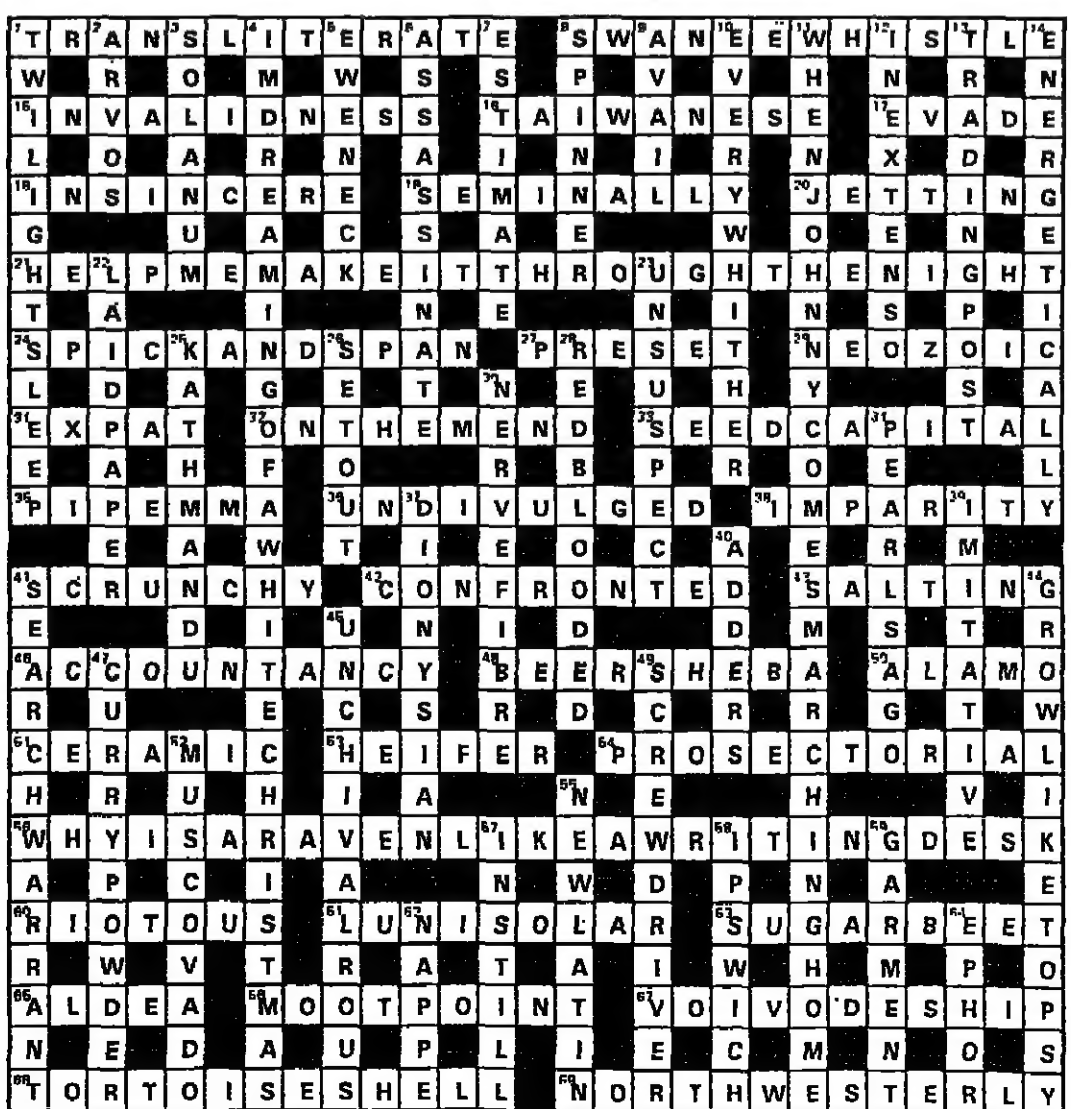
22. Roads always have a lines b width c lighting

23. How many numbers, between 100 and 300, begin or end with the figure 2? a 100 b 110 c 120

24. Who has scored the most Test runs in a career playing for the West Indies? a Viv Richards b Viv Westwood c Vic Reeves

25. Who wrote: "Who controls the past controls the future. Who controls the present controls the past?" a William Shakespeare b George Orwell c Jeffrey Archer

SOLUTION TO JUMBO CROSSWORD 139



The winner of an Alfred Dunhill AD2000, worth £125, is R.H. Fisher of Bedworth, Warwickshire



## MODERN MANNERS

by John Morgan

Send your queries to Morgan's Modern Manners, The Times, Weekend, 1 Pennington Street, London E1 9XN.

**Q** My 80-year-old mother (very comports herself) likes to play word games (as we all do). My mother likes winning (who doesn't?), but lately she will actually, barefacedly cheat. We had always enjoyed our word-game evenings, and cheating would have been unthinkable. She is not the sort you could easily confront with this. How can we clean up her game? Before Christmas? — Darrel S. Boote, Cambridge.

**A** Use flattery, first to lower your mother's defences and then go in for the kill. Next time you get together to play a game ask her: "I think some of us are getting rather confused about the rules, perhaps you could take us through them?" Then, when she starts to cheat, exclaim: "But Mummy, I thought you said that one only gets extra points if the word has four syllables?" Although she might not be shamed into submission, she should realise that she has been outflanked by cunning.

**Q** How does one discover whether one's wedding present arrived safely if there is no letter of thanks received? I don't want to ask the bride's mother, but we would like to know that the bride and groom received our present sent in September 1996. — Name and address withheld.

**A** Make the most of that useful little seasonal missive, the Christmas card, to find out whether your present ever arrived. Just write "We do hope our wedding present reached you both safely, and that you like it". This polite reminder of their rudeness should ensure a grovelling reply by return of post. If not, I suggest you excuse this couple not just from your Christmas card list but from your present list, too.

**Q** Apropos hats at funerals, could you comment on the appropriateness of middle-aged female mourners flashing their pias? The Spencer clan have lost the only member of that illustrious family who could show a leg to advantage. Similarly, female royal legs (and for all I know, male ones too) are better imagined than seen. — Derek Brooks, Cranleigh, Surrey.

**A** I quite agree. Your letter reminds me of the recent funeral of an Australian rock musician where there was an excessive amount of woeful flesh on show. Such displays are inappropriate because they juxtapose two quite different and conflicting human activities: grieving and sexual display. Most people feel uncomfortable with this unholy combination, and thus mourners of both sexes should stick to sober dress at funerals, not just out of respect for the dead, but also mindful of the sensibilities of the living.

**Q** Apropos guests and laundry (Weekend, Saturday November 29th): Is it acceptable, after a nightmare journey of traffic jams, to demonstrate on a map an alternative route home for the guest on arrival, or should it be construed as a hint to leave? Dr James Phipps, Stoke-on-Trent, Staffordshire.

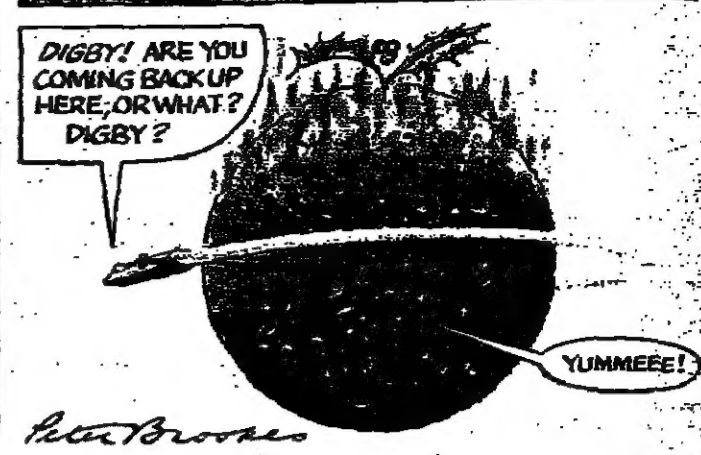
**A** Mindful that the first rule of hospitality is to make your guest feel welcome immediately, I would say: "Oh, poor you, the motorway can be murder. Do remind me to go through the back route with you before you leave." Then offer him a drink.

**Q** With Christmas almost upon us again we are besieged by friends trying to sell us charity Christmas cards and asking us to donate to their various causes. We already give to two charities and have limited means. How can we politely refuse these demands? — Mrs N Derwentwater, Perthshire.

**A** Charities are extremely clever at utilising the network marketing approach to maximise their gains, particularly at Christmas. This being said, good manners do not require the "good will to all men" cliché to be taken too far. Next time you are confronted by a well-meaning but pushy friend just say: "I think it is absolutely brilliant that so many of our friends are involved in charity work (Davina is working for Save the Centipede Appeal this Christmas). We are not nearly so organised so we just give all our donations to our regular two charities. In this way we feel we are making generous contributions to specific projects rather than spreading ourselves too thinly."

DAN BLAIR  
PILOT FOR THE FORESEEABLE FUTURE

DAN AND DIGBY ENCOUNTER A STRANGE PLANET RIVEN WITH DEEP, DARK CREVASSES AND ENVELOPED IN WEIRD, BLUE FLAMES



## PICTURE LINE



## WORD WATCHING

By Philip Howard

**KANKEDORT**  
a. A South African antelope  
b. A sailing-barge  
c. A problem

**MUINEIRA**  
a. Spanish armoury  
b. A collection box  
c. Song and dance

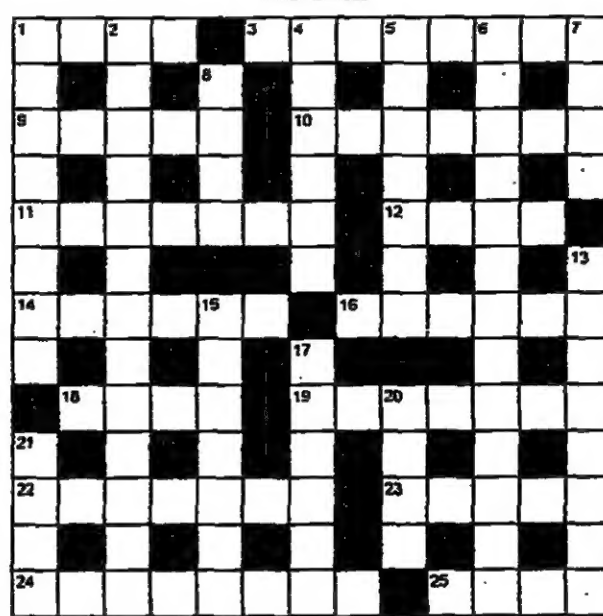
**VILON D'INGRES**  
a. A pastime  
b. A lyre  
c. The way-in

**LIMBATION**  
a. Bordering  
b. Arthritis  
c. Exercise

Answers on page 16

## TIMES TWO CROSSWORD

No 1282



**ACROSS**  
1 To sieve, sort (4)  
3 A dog, part of Canada (8)  
9 Creepy (5)  
10 Obsessed person (7)  
11 A dog, indication (7)  
12 Scot. town: part of candle (4)  
14 Discourtesy; unimportant (6)  
16 Dig (field); (the) Great Bear (6)  
18 Improvised music (4)  
19 George I's Elector (7)  
22 First letter (7)  
23 Casals', du Pré's instrument (5)  
24 Holiness (8)  
25 Pounce, study (4)  
**DOWN**  
1 Abashed (8)  
2 Defensive strengthening (13)  
4 Provide; be able to pay for (6)  
5 (Book) loan extension (7)  
6 Fr. writer on eg US democracy (2,11)  
7 Wrinkle; loose scrum (4)  
8 Silt in jacket; aperture (4)  
13 Robin Hood's forest (6)  
15 William —, Tabla Talk a thor (7)  
17 Swiss cottage (6)  
20 Narrow part of bottle (4)  
21 Prejudice; cut across weave (4)

**SOLUTION TO NO 1281**  
Sulk 12 Spinner 14 Narrow 15 Heed 18 Mischievous 20 Brim 22 April 23 Ovation 24 Separatist  
**DOWN:** 2 Elba 3 Creepy 4 Demented 5 Lovat 6 Potholer 16 Torpid 17 Revolt 19 Strap 21 Pass

## TWO BRAINS

**WILLIAM** Klein in Rhode Island in 1982, when aged 70, multiplied two five-digit numbers mentally in 42 seconds. Try it for yourself before resorting to the calculator. The two numbers he was randomly given were: 57825 x 1348

**Question 1:** If FRIDAY = 63 and SUNDAY = 84, what day = 100?

**Question 2:** Can you think of people's names which answer these clues?  
a) Highly coloured variety of quartz?  
b) Evergreen; emblem of love?  
c) Plant of the mint family?  
d) French gold coin?

If you would like a Mensa home test, or information, call 01902 772771 or write to Mensa, FREEPOST, Wolverhampton WV2 1BR.  
Answers on page 21 R.K.

## ACROSS

1 It's not clear the time is ripe for these features of last season (5,3,6,12)  
15 Twine easily made to overlap, so as to bind (11)  
16 Suffering from exhaustion, appeal is rejected — bloody characteristic (9)  
17 Entrance with impudence (5)  
18 Get into argument, all about symbol of king hiding in tree (7)  
19 Malicious type's faulty will dished heirs (3-6)  
20 Endless drama to secure job assignment (9)  
21 Diver's union blockading an entrance to seaport (9)  
22 Go to inspect deceased at back of Paddington home — a doctor's being brought in (11)  
23 Virgil's works can be staged with music (5)  
24 Cloth fibres and similar (6)  
26 Two calls for quiet work — stop work altogether (4,2-4)  
28 Taken to court about pass being held up (9)  
32 Planned to get one set of books finished (8)  
33 Row at work, where one has to make up (8,4)  
35 Italian poet relaxed in this way? (5)  
37 Military leader seems original in manoeuvres (13)  
39 Wood used in popular chair (5)  
41 Supporter of refreshments makes milk supplier beam (3,4)  
42 Two-timer said to be a fast runner (7)  
43 Almost intoxicated, offered French confection (5)  
44 Echoing call to reform, applying scientific principles (13)  
46 Composer unaffected by rejection (5)  
47 Low humour from this reactionary officer (7,5)  
49 Book I loaned out from library (8)  
52 Mutuality almost having collapsed, start to murmur threat (9)  
55 Made net safe, replacing part sent back — secure again (10)  
56 Solve Gordius's problem? Doubtly negative, we hear (6)  
58 Fine weather holds appeal for girl (5)  
60 Ruthless as Richard III? (4-7)  
62 Extremes of temper — instinctive not to become exceptionally wounding (9)  
64 One's prepared to avoid a certain amount of pain (9)  
65 He'll plan to help you to make your pile (9)  
67 One turning back to see leader abandoning Italian king (7)  
68 Announcer once expressing grief? (5)  
69 Brew is steamed in cup (9)  
70 Success with tree: measure of work to be put in with new shrub (11)  
71 Four hussars, say, presented thus to Gilbert's Captain (5,6,3,3,5,4)

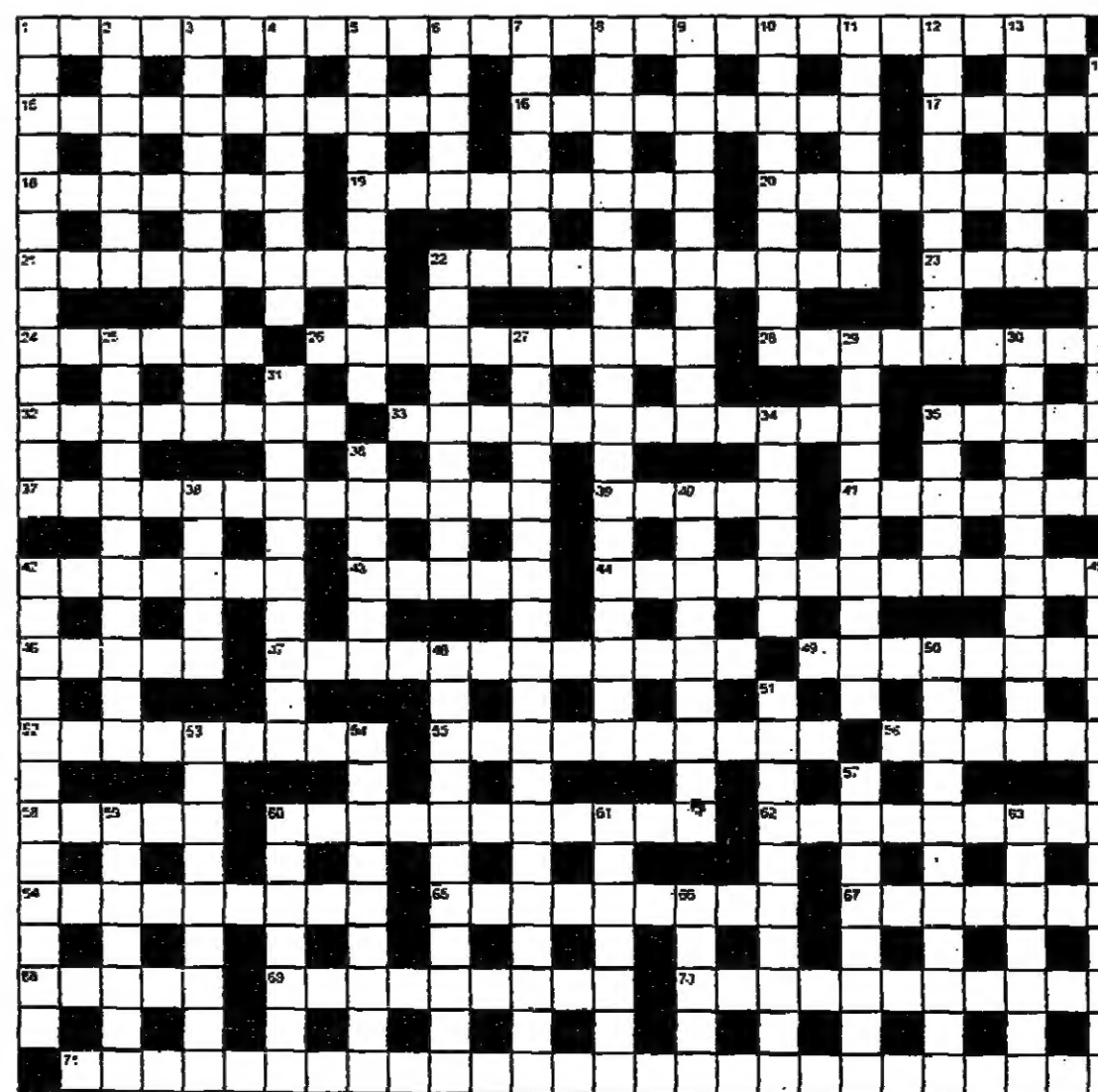
## DOWN

1 Being in overall charge of TV quiz (13)  
2 Writer can be a bit of a bore (7)  
3 In extremely scary country, policeman in stress taken off the beat (11)  
4 Feature of Christmas tree — at end of Christmas, it's superfluous (8)  
5 Mum's the word for the leaders of this society (10)  
6 True mixture of metals with aluminium replaced (5)  
7 Deviant result published — inaccurate statement, right? (7)  
8 Ringing question there's no need to ask — once you provided the answer (3,4,3,4,5)  
9 Stunt done in insufficiently flexible way (11)  
10 Players use one article and another in turns (9)  
11 Where 10 goes back, with raised leg (7)  
12 Union has capital in Switzerland — admitting nothing is most important (6,3)  
13 Contract amounting to blackmail? (7)  
14 Horse planned to shy, being skittish (8,4)  
22 Kelvin shortly identified this metal (9)  
25 Affect gravity to present a more rounded figure (3,2,6)  
27 Artist in right old mess over two girls (5,5,9)  
29 Work till you drop, in two ways (5,5)  
30 Entertainment one may be frantic to be driven to (11)  
31 Suicide mission — no mouse would volunteer to do it (4,3,3)  
34 In sweet cover, hard Chinese book (1,5)  
35 Hint about wife's ring (5)  
36 Woman that is left about to cry (6)  
38 One going round in car, and able to offer a lift (5)  
40 The French like to tear round and give advice (9)  
42 What should be considered, following pomp in ceremony (12)  
45 Fingernail cut badly — there are a few cracked here (7,6)  
48 Prime Minister on holiday — that's a blow (5-6)  
50 Executive role with real meaning, perhaps (4,7)  
51 Shut in, having a drink on a small scale (10)  
53 People, I agree sadly, can be a lot of animals (9)  
54 Town wants extra bank right away (9)  
57 Islanders have combatant forces in centre of operations (8)  
59 After interval, I call for quiet, making speech abroad (7)  
60 Hard and sharp-sounding, being Jewish (7)  
61 Go sick, wanting nurse round — one comes at last (4,3)  
63 Missile ripped round stern of ship — finish! (7)  
66 Man picked winners, selecting five in a row (5)

## CHRISTMAS JUMBO CROSSWORD 141



Win a Methuselah of Moët & Chandon champagne and an Alfred Dunhill AD2000. The closing date is January 15, 1998. Send entries to: Christmas Jumbo Crossword, The Times, 1 Pennington Street, London E1 9XN. Winners will be published on January 17.



NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
POSTCODE \_\_\_\_\_

## TIMES TWO

## Christmas Jumbo

There are no prizes for this crossword. The answers will be published on December 30

**ACROSS**  
1 "We are —" (insubstantial) (Prospero) (4,5,2,6,3,4,2)  
15 Cane product; rue starting (anag.) (6,5)  
16 Contamination (6)  
17 Get cracking (3,2); fight (3-2)  
18 Classify (7)  
19 Refill (4)  
20 Departure from norm (9)  
21 "Wild West" holiday centre (4,5)  
22 Second-highest civilian bravery award (6,5)  
23 At right angles to ship's length (5)  
24 Likely to happen (4-2)  
25 Antelope; he sat there (anag.) (10)  
26 Cardinal, Louis XIII's minister (9)  
32 Pretender (8)  
33 Out of control (12)  
34 TV, press, etc (5)  
37 One with solid yolk (4-6,3)  
39 Having come up (5)  
41 Snake; insidious person (7)  
42 Ancient war vehicle (7)  
43 Vision view (5)  
44 Backwards (ship) (5,8)  
45 Away in reserve (5)  
47 Stern questioner (12)  
49 For procedure's sake: type of invoice (3,5)  
52 Head inside (9)  
53 Melody makers (10)  
56 Loving touch (6)  
58 Fr. town; a heavy Burgundy (5)  
60 Lovers of Russia (1)  
62 Hidesous, useful (6)  
64 Small cap of coffee (9)  
65 Squared-stone masonry (9)  
66 Morally uplifted (7)  
67 Lombard — Swiss mathematician (5)  
69 Found; educ. establishment (9)  
70 Caribbean (for pirates once) (7,4)  
71 Unmistakable (2,5,2,3,4,2,4,4)

**DOWN**  
1 Soldierly smartness (4,3,6)  
2 With a lid on (7)  
3 (Eg bank) vaults (11)  
4 Blind (8)  
5 National chief (10)  
6 Thin piece; address (5)  
7 (Baroque) accompanying instruments (7)  
8 He overvalues what he has (3,3,5,3,5)  
9 Hampshire port (11)  
10 One launching new incursion (9)  
11 Mixed-breed dog (7)  
12 Belittle, deride (9)  
13 Silhouette (7)  
14 Walking in sleep (12)  
22 Moveable-type pioneer (9)  
25 Expulsion from state (11)  
27 Stopped the show (7,4,3,5)  
29 Chequered play area (10)  
30 Eventually (2,3,6)  
31 Paul addresses (10)  
34 Sort of fruit, of republic (6)  
35 A code, an Inspector (5)  
36 Room of one's own (6)  
38 Newly-wed (5)  
40 Lives of Caesar's author (9)  
42 Accidental homicide (6-6)  
45 Surpassing condition (13)  
48 One relying on reason (11)  
50 Torch; camera bulbs (11)  
51 (Bread) made with all the wheat (10)  
53 Plainly cooked; naked (Fr.) (2,7)  
54 Indigestion (9)  
57 Roman emperor; medicinal plant (8)  
59 Cotton-wool cloud (7)  
60 William Tell composer (7)  
61 S. Am. plainsman (7)  
62 Jap. Ryukyu island, US base (7)  
66 Number of magazine (5)